



United States of America
Federal Trade Commission

CIVIL INVESTIGATIVE DEMAND

1. TO

Peter Graver
906 W 400 S
Orem, UT 84058

This demand is issued pursuant to Section 20 of the Federal Trade Commission Act, 15 U.S.C. § 57b-1, in the course of an investigation to determine whether there is, has been, or may be a violation of any laws administered by the Federal Trade Commission by conduct, activities or proposed action as described in Item 3.

2. ACTION REQUIRED

☐ You are required to appear and testify.

LOCATION OF HEARING

YOUR APPEARANCE WILL BE BEFORE

DATE AND TIME OF HEARING OR DEPOSITION

☒ You are required to produce all documents described in the attached schedule that are in your possession, custody, or control, and to make them available at your address indicated above for inspection and copying or reproduction at the date and time specified below.

☒ You are required to answer the interrogatories or provide the written report described on the attached schedule. Answer each interrogatory or report separately and fully in writing. Submit your answers or report to the Records Custodian named in Item 4 on or before the date specified below.

DATE AND TIME THE DOCUMENTS MUST BE AVAILABLE

AUG 12 2010

3. SUBJECT OF INVESTIGATION

See attached resolutions.

4. RECORDS CUSTODIAN/DEPUTY RECORDS CUSTODIAN

Eric Selala/Kathryn C. Decker
Federal Trade Commission
915 2nd Ave., Ste. 2856
Seattle, WA 98174

5. COMMISSION COUNSEL

Kathryn C. Decker
Federal Trade Commission
915 2nd Ave., Ste. 2856
Seattle, WA 98174 206-220-4486

DATE ISSUED

JUL 21 2010

COMMISSIONER'S SIGNATURE

William E. Fahren

INSTRUCTIONS AND NOTICES

The delivery of this demand to you by any method prescribed by the Commission's Rules of Practice is legal service and may subject you to a penalty imposed by law for failure to comply. The production of documents or the submission of answers and report in response to this demand must be made under a sworn certificate, in the form printed on the second page of this demand, by the person to whom this demand is directed or, if not a natural person, by a person or persons having knowledge of the facts and circumstances of such production or responsible for answering each interrogatory or report question. This demand does not require approval by OMB under the Paperwork Reduction Act of 1980.

PETITION TO LIMIT OR QUASH

The Commission's Rules of Practice require that any petition to limit or quash this demand be filed within 20 days after service, or, if the return date is less than 20 days after service, prior to the return date. The original and twelve copies of the petition must be filed with the Secretary of the Federal Trade Commission, and one copy should be sent to the Commission Counsel named in Item 5.

YOUR RIGHTS TO REGULATORY ENFORCEMENT FAIRNESS

The FTC has a longstanding commitment to a fair regulatory enforcement environment. If you are a small business (under Small Business Administration standards), you have a right to contact the Small Business Administration's National Ombudsman at 1-888-REGFAIR (1-888-734-3247) or www.sba.gov/ombudsman regarding the fairness of the compliance and enforcement activities of the agency. You should understand, however, that the National Ombudsman cannot change, stop, or delay a federal agency enforcement action.

The FTC strictly forbids retaliatory acts by its employees, and you will not be penalized for expressing a concern about these activities.

TRAVEL EXPENSES

Use the enclosed travel voucher to claim compensation to which you are entitled as a witness for the Commission. The completed travel voucher and this demand should be presented to Commission Counsel for payment. If you are permanently or temporarily living somewhere other than the address on this demand and it would require extensive travel for you to appear, you must get prior approval from Commission Counsel.

Form of Certificate of Compliance*

I/We do certify that all of the documents and information required by the attached Civil Investigative Demand which are in the possession, custody, control, or knowledge of the person to whom the demand is directed have been submitted to a custodian named herein.

If a document responsive to this Civil Investigative Demand has not been submitted, the objections to its submission and the reasons for the objection have been stated.

If an interrogatory or a portion of the request has not been fully answered or a portion of the report has not been completed, the objections to such interrogatory or uncompleted portion and the reasons for the objections have been stated.

Signature _____

Title _____

Sworn to before me this day

Notary Public

*In the event that more than one person is responsible for complying with this demand, the certificate shall identify the documents for which each certifying individual was responsible. In place of a sworn statement, the above certificate of compliance may be supported by an unsworn declaration as provided for by 28 U.S.C. § 1746.

**UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION**

COMMISSIONERS: Jon Leibowitz, Chairman
Pamela Jones Harbour
William E. Kovacic
J. Thomas Rosch

**RESOLUTION DIRECTING USE OF COMPULSORY PROCESS IN A NONPUBLIC
INVESTIGATION OF UNNAMED PERSONS ENGAGED DIRECTLY OR
INDIRECTLY IN THE ADVERTISING OR MARKETING OF DIETARY
SUPPLEMENTS, FOODS, DRUGS, DEVICES, OR ANY OTHER PRODUCT OR
SERVICE INTENDED TO PROVIDE A HEALTH BENEFIT OR TO AFFECT THE
STRUCTURE OR FUNCTION OF THE BODY**

File No. 0023191

Nature and Scope of Investigation:

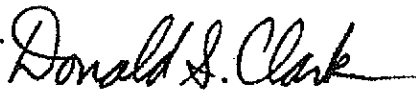
To investigate whether unnamed persons, partnerships, or corporations, or others engaged directly or indirectly in the advertising or marketing of dietary supplements, foods, drugs, devices, or any other product or service intended to provide a health benefit or to affect the structure or function of the body have misrepresented or are misrepresenting the safety or efficacy of such products or services, and therefore have engaged or are engaging in unfair or deceptive acts or practices or in the making of false advertisements, in or affecting commerce, in violation of Sections 5 and 12 of the Federal Trade Commission Act, 15 U.S.C. §§ 45 and 52. The investigation is also to determine whether Commission action to obtain redress for injury to consumers or others would be in the public interest.

The Federal Trade Commission hereby resolves and directs that any and all compulsory processes available to it be used in connection with this investigation for a period not to exceed ten (10) years from the date of issuance of this resolution. The expiration of this ten (10) year period shall not limit or terminate the investigation or the legal effect of any compulsory process issued during the ten (10) year period. The Federal Trade Commission specifically authorizes the filing or continuation of actions to enforce any such compulsory process after expiration of the ten year period.

Authority to conduct investigation:

Sections 6, 9, 10, and 20 of the Federal Trade Commission Act, 15 U.S.C. §§ 46, 49, 50, and 57b-1, as amended; FTC Procedures and Rules of Practice, 16 C.F.R. § 1.1 et seq. and supplements thereto.

By direction of the Commission.


Donald S. Clark
Secretary

Issued: August 13, 2009

UNITED STATES OF AMERICA
BEFORE THE FEDERAL TRADE COMMISSION

COMMISSIONERS: William E. Kovacic, Chairman
Pamela Jones Harbour
Jon Leibowitz
J. Thomas Rosch

RESOLUTION DIRECTING USE OF COMPULSORY PROCESS IN A NONPUBLIC
INVESTIGATION OF UNAUTHORIZED CHARGES TO CONSUMERS' ACCOUNTS

File No. 082-3247

Nature and Scope of Investigation:

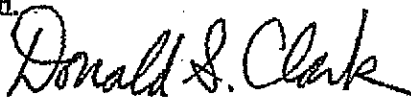
To determine whether unnamed persons, partnerships, corporations, or others have engaged or are engaging in deceptive or unfair acts or practices in or affecting commerce, in connection with making unauthorized charges or debits to consumers' accounts, including unauthorized charges or debits to credit card accounts, bank accounts, investment accounts, or any other accounts used by consumers to pay for goods and services, in violation of Section 5 of the Federal Trade Commission Act, 15 U.S.C. § 45, as amended. The investigation is also to determine whether Commission action to obtain monetary relief, including consumer redress, disgorgement, or civil penalties, would be in the public interest.

The Federal Trade Commission hereby resolves and directs that any and all compulsory processes available to it be used in connection with this investigation for a period not to exceed five (5) years from the date of issuance of this resolution. The expiration of this five-year period shall not limit or terminate the investigation or the legal effect of any compulsory process issued during the five-year period. The Federal Trade Commission specifically authorizes the filing or continuation of actions to enforce any such compulsory process after the expiration of the five-year period.

Authority to Conduct Investigation:

Sections 6, 9, 10, and 20 of the Federal Trade Commission Act, 15 U.S.C. §§ 46, 49, 50, and 57b-1, as amended; and FTC Procedures and Rules of Practice, 16 C.F.R. § 1.1 *et seq.*, and supplements thereto.

By direction of the Commission.



Donald S. Clark
Secretary

Issued: September 9, 2008

**CIVIL INVESTIGATIVE DEMAND
SCHEDULE FOR ANSWERS TO WRITTEN INTERROGATORIES
AND PRODUCTION OF DOCUMENTS**

I. DEFINITIONS

As used in this Civil Investigative Demand, the following definitions shall apply:

- A. **"And"** as well as **"or"** shall be construed both conjunctively and disjunctively, as necessary, in order to bring within the scope of any specification in the Schedule all information that otherwise might be construed to be outside the scope of the specification.
- B. **"Any"** shall be construed to include **"all,"** and **"all"** shall be construed to include the word **"any."**
- C. **"CID"** shall mean this Civil Investigative Demand, the attached Resolutions and the accompanying Schedule, including the Definitions, Instructions, and Specifications.
- D. **"Document"** shall mean the complete original and any non-identical copy (whether different from the original because of notations on the copy or otherwise), regardless of origin or location, of any written, typed, printed, transcribed, filmed, punched, or graphic matter of every type and description, however and by whomever prepared, produced, disseminated, or made, including, but not limited to, any advertisement, book, pamphlet, periodical, contract, correspondence, file, invoice, memorandum, note, telegram, report, record, handwritten note, working paper, routing slip, chart, graph, paper, index, map, tabulation, manual, guide, outline, script, abstract, history, calendar, diary, agenda, minute, code book, or label. **"Document"** shall also include **"Electronically Stored Information."**
- E. **"Each"** shall be construed to include **"every,"** and **"every"** shall be construed to include **"each."**
- F. **"Electronically Stored Information"** or **"ESI"** shall mean the complete original and any non-identical copy (whether different from the original because of notations, different metadata, or otherwise), regardless of origin or location, of any electronically created or stored information, including, but not limited to, electronic mail, instant messaging, videoconferencing, and direct connections or other electronic correspondence (whether active or deleted), word processing files, spreadsheets, databases, and sound recordings, whether stored on cards, magnetic or electronic tapes, disks, computer files, computer or other drives, cell phones, Blackberry, PDA, or other storage media, and such technical assistance or instructions as will transform such ESI into a reasonably usable form.
- G. **"FTC"** or **"Commission"** shall mean the Federal Trade Commission.

- H. **"Identify"** or the **"identity of"** shall be construed to require identification of (a) natural persons by name, title, present business affiliation, present business address and telephone number or, if a present business affiliation or present business address is not known, the last known business and home addresses; and (b) businesses or other organizations by name, address, identities of natural persons who are officers, directors, or managers of the business or organization, and contact persons, where applicable.
- I. **"Referring to"** or **"relating to"** shall mean discussing, describing, reflecting, containing, analyzing, studying, reporting, commenting, evidencing, constituting, setting forth, considering, recommending, concerning, or pertaining to, in whole or in part.
- J. **"Willms"** shall mean Jesse David Willms or any individual or company affiliated with Jesse Willms, including, but not limited to, Mark Adamson; Szymon Keidyk; Nolan Parquette; Nolan Smits; Mike Stefaniuk; Kevin Bazinet; Curt Middleton; Joshua Tomlinson; Evelyn Canonizado Domingo; 1021018 Alberta Ltd., d/b/a Just Think Media, Credit Report America, WuLongsource, Wuyi Source, and Swipebids.com; 10106363 Alberta Ltd.; JD Media Group, Inc.; Software Wholesale Direct; JDW Media LLC; Coastwest Holdings Ltd.; Farend Services Ltd.; Besiana Investments Ltd.; Genta Holdings Ltd.; Morgana Investments Ltd.; Rivierico Ltd.; Colesdale Ltd.; Brackenfore Ltd.; Gillmap Ltd.; JTMJ Media Ltd.; JDW Media, Inc.; JD Media Corp.; and Pasche Marketing, Inc.
- K. **"You"** or **"Your"** shall mean Peter Graver and all companies wholly or partially owned by Peter Graver, including subsidiaries, parent companies, unincorporated divisions, joint ventures, partnerships, operations under assumed names and affiliates, and all owners, directors, officers, partners, employees, agents, consultants, and any other persons working for or on behalf of the foregoing.

II. INSTRUCTIONS

- A. **Confidentiality:** This CID relates to an official, non-public, law enforcement investigation currently being conducted by the Federal Trade Commission. You are requested not to disclose the existence of this CID until you have been notified that the investigation has been completed. Premature disclosure could impede the Commission's investigation and interfere with its enforcement of the law.
- B. **Sharing of Information:** The Commission often makes its files available to other civil and criminal federal, state, local, or foreign law enforcement agencies. The Commission may make information supplied by you available to such agencies where appropriate pursuant to the Federal Trade Commission Act and 16 C.F.R. § 4.11 (c) and (j). Information you provide may be used in any federal, state, or foreign civil or criminal proceeding by the Commission or other agencies.

C. **Applicable time period:** Unless otherwise specified in the specifications, the applicable time period for the request shall be from January 1, 2007, through the date of full and complete compliance with this CID.

D. **Claims of Privilege:** If any document or information called for by this CID is withheld based on a claim of privilege or any similar claim, the claim must be asserted no later than the return date of this CID. In addition, pursuant to 16 C.F.R. § 2.8A(a), submit, together with the claim, a schedule of the items withheld, stating individually as to each item:

1. the type, specific subject matter, and date of the item;
2. the names, addresses, positions, and organizations of all authors and recipients of the item; and
3. the specific grounds for claiming that the item is privileged.

If only some portion of any responsive material is privileged, all non-privileged portions of the material must be submitted. A petition to limit or quash this CID shall not be filed solely for the purpose of asserting a claim of privilege. 16 C.F.R. § 2.8A(b).

E. **Document Retention:** You shall retain all documentary materials used in the preparation of responses to the specifications of this CID. The Commission may require the submission of additional documents at a later time during this investigation.

Accordingly, you should suspend any routine procedures for document destruction and take other measures to prevent the destruction of documents that are in any way relevant to this investigation during its pendency, irrespective of whether you believe such documents are protected from discovery by privilege or otherwise. See 15 U.S.C. § 50; see also 18 U.S.C. §§ 1505 and 1519.

F. **Petitions to Limit or Quash:** Any petition to limit or quash this CID must be filed with the Secretary of the Commission no later than twenty (20) days after service of the CID, or, if the return date is less than twenty (20) days after service, prior to the return date. Such petition shall set forth all assertions of privilege or other factual and legal objections to the CID, including all appropriate arguments, affidavits, and other supporting documentation. 16 C.F.R. § 2.7(d).

G. **Modification of Specifications:** If you believe that the scope of the required search or response for any specification can be narrowed consistent with the Commission's need for documents or information, you are encouraged to discuss such possible modifications,

including any modifications of definitions and instructions, with Kathryn Decker at (206) 220-4486. All such modifications must be agreed to in writing. 16 C.F.R. § 2.7(c).

- H. **Certification:** You shall certify that the response to this CID is complete. This certification shall be made in the form set out on the back of the CID form, or by a declaration under penalty of perjury as provided by 28 U.S.C. § 1746.
- I. **Scope of Search:** This CID covers documents in your possession or under your actual or constructive custody or control including, but not limited to, documents in the possession, custody, or control of your attorneys, accountants, directors, officers, and employees, whether or not such documents were received from or disseminated to any person or entity.
- J. **Document Production:** You shall produce the documentary material by making all responsive documents available for inspection and copying at your principal place of business. Alternatively, you may elect to send all responsive documents to Eric Setala, Federal Trade Commission, 915 2nd Ave., Ste. 2896, Seattle, WA 98174. Because postal delivery to the Commission is subject to delay due to heightened security precautions, please use a courier service such as Federal Express or UPS. Notice of your intended method of production shall be given by mail or telephone to Mr. Setala at 206-220-4597 at least five days prior to the return date.
- K. **Document Identification:** Documents that may be responsive to more than one specification of this CID need not be submitted more than once; however, your response should indicate, for each document submitted, each specification to which the document is responsive. If any documents responsive to this CID have been previously supplied to the Commission, you may comply with this CID by identifying the document(s) previously provided and the date of submission. In addition, number by page all documents in your submission and indicate the total number of documents in your submission. Also number all media in your submission which contain ESI and indicate the contents of the media.
- L. **Production of Copies:** Unless otherwise stated, legible photocopies may be submitted in lieu of original documents, provided that the originals are retained in their state at the time of receipt of this CID. Further, copies of original documents may be submitted in lieu of originals only if they are true, correct, and complete copies of the original documents; provided, however, that submission of a copy shall constitute a waiver of any claim as to the authenticity of the copy should it be necessary to introduce such copy into evidence in any Commission proceeding or court of law; and provided further that you shall retain the original documents and produce them to Commission staff upon request. A complete copy of each document should be submitted even though only a portion of the document is within the terms of the specification. The document shall not be edited, cut, or expunged and shall include all covering letters and memoranda, transmittal slips, appendices, tables, or other attachments and all other documents referred to in the document or attachments.

M. **Submission of Electronically Stored Information:** The following guidelines refer to any ESI You submit. But, before submitting any ESI, You must confirm with the FTC that the proposed formats and media types that contain such ESI will be acceptable to the government.

(1) Magnetic and other electronic media types accepted

- (a) CD-R CD-ROMs formatted to ISO 9660 specifications.
- (b) DVD-ROM for Windows-compatible personal computers.
- (c) IDE and EIDE hard disk drives, formatted in Microsoft Windows-compatible, uncompressed data.

Note: Other types of tape media used for archival, backup or other purposes such as 4mm & 8mm DAT and other cassette, mini-cartridge, cartridge, and DAT/helical scan tapes, DLT or other types of media will be accepted only with prior approval.

(2) File and record formats

- (a) E-mail: The FTC accepts MS Outlook PST files, MS Outlook MSG files, and Lotus Notes NSF files. Any other electronic submission of email accepted only with prior approval.
- (b) Scanned Documents: Image submissions accepted with the understanding that unreadable images will be resubmitted in original, hard copy format in a timely manner. Scanned Documents must adhere to the following specifications:
 - (i) All images must be multi-page, 300 DPI - Group IV TIFF files named for the beginning bates number.
 - (ii) If the full text of the Document is available, that should be provided as well. The text should be provided in one file for the entire Document or email, named the same as the first TIFF file of the Document with a *.TXT extension.

Note: Single-page, 300 DPI - Group IV TIFF files may be submitted with prior approval if accompanied by an acceptable load file such as a Summation or Concordance image load file which denotes the appropriate information to allow the loading of the images into a Document management system with all Document breaks (document delimitation) preserved. OCR accompanying single-page TIFF submissions should be

located in the same folder and named the same as the corresponding TIFF page it was extracted from, with a *.TXT extension.

- (c) Other ESI files: The FTC accepts word processing Documents in ASCII text, WordPerfect version X3 or earlier, or Microsoft Word 2003 version or earlier. Spreadsheets should be in MS Excel 2003 (*.xls) version or earlier. Database files should be in MS Access 2003 or earlier. PowerPoint presentations may be submitted in MS PowerPoint 2003 or earlier. Other proprietary formats for PC files should not be submitted without prior approval. Files may be submitted using the compressed ZIP format to reduce size and ease portability. Adobe Acrobat PDF (*.pdf) may be submitted where the normal business practice storage method is PDF.

Note: Database files may also be submitted with prior approval as delimited ASCII text files, with field names as the first record, or as fixed-length flat files with appropriate record layout. For ASCII text files, field-level documentation should also be provided and care taken so that delimiters and quote characters do not appear in the data. The FTC may require a sample of the data to be sent for testing.

(3) Security

- (a) All submissions of ESI to the FTC must be free of computer viruses. In addition, any passwords protecting Documents or files must be removed or provided to the FTC.
- (b) Magnetic media shall be carefully packed to avoid damage and must be clearly marked on the outside of the shipping container:

**MAGNETIC MEDIA – DO NOT X-RAY
MAY BE OPENED FOR POSTAL INSPECTION.**

- N. **Sensitive Personally Identifiable Information:** Unless specifically requested by a specification in this CID, do not produce any Sensitive Personally Identifiable Information ("Sensitive PII") or Sensitive Health Information ("SHI") prior to discussing the information with Commission counsel. If any document responsive to a particular specification contains unresponsive Sensitive PII or SHI, redact the unresponsive Sensitive PII or SHI prior to producing the document.

For purposes of these requests, sensitive personally identifiable information includes an individual's Social Security number alone; or an individual's name or address or phone number in combination with one or more of the following: date of birth, Social Security number, driver's license number or other state identification number, or a foreign country equivalent, passport number, financial

account number, credit card number, or debit card number. Sensitive health information includes medical records and other individually identifiable health information relating to the past, present, or future physical or mental health or conditions of an individual, the provision of health care to an individual, or the past, present, or future payment for the provision of health care to an individual.

- O. **Information Identification:** Each specification and sub-specification of this CID shall be answered separately and fully in writing under oath. All information submitted shall be clearly and precisely identified as to the specification(s) or sub-specification(s) to which it is responsive.
- P. **Submission of Documents in lieu of Interrogatory Answers:** Previously existing documents that contain the information requested in any written Interrogatory may be submitted as an answer to the Interrogatory. In lieu of identifying documents as requested in any Interrogatory, you may, at your option, submit true copies of the documents responsive to the Interrogatory, provided that you clearly indicate the specific Interrogatory to which such documents are responsive.
- Q. **Certification of Records of Regularly Conducted Activity:** A Certification of Records of Regularly Conducted Activity is attached. While You are not legally obligated to complete this certification, it will aid in establishing the admissibility of the documents as evidence, if necessary, and may reduce the need to subpoena You to testify at future proceedings.

III. SPECIFICATIONS FOR INTERROGATORY RESPONSES

- 1. State the correct legal name, address, and dba for each business You own or have owned, and describe the business engaged in by each company. For corporations, state the date and place of incorporation, and the names and addresses of all officers and directors of each corporation. For unincorporated businesses, state the date and place of formation, and the names, addresses, and percentage of ownership of all shareholders in each company.
- 2. State which of the companies identified in response to Interrogatory No. 1 is or has been engaged in business with Willms and the dates during which each company worked with or for Willms. Describe in detail the relationship between You and Willms with respect to each of these companies.
- 3. For each business relationship that You have or have had with Willms:
 - a. Describe each service You provide or have provided and the dates during which You provided each service;
 - b. List the names and addresses of each individual or entity associated with Willms with whom You dealt in connection with providing each service;

- c. List the names and addresses of each third party individual or entity with whom You have dealt in connection with providing each service to Willms.
4. Identify each merchant account or payment processor You have obtained or made arrangements for obtaining on behalf of Willms and state the time period in which each merchant account or payment processing arrangement was/is active.
5. Describe in detail the business model for swipebids.com.
6. Describe in detail the relationship between swipebids.com and Willms.
7. Identify all websites, current and inactive, that are or have been used in connection with swipebids.com, including:
 - a. The website address;
 - b. The webhost for the website;
 - c. The time period during which the website was running; and
 - d. The product(s) offered on that website.
8. Provide the name, address, and telephone numbers of each person or entity who participates or has participated in the development of websites referenced in Interrogatory No. 7 of this request, including the content of the websites, together with a description of the participation by each such person or entity..
9. List all enforcement actions and lawsuits brought against You or that You initiated in connection with any of the businesses referenced in these Interrogatories. List the names of the parties, the date of the initial filing, the court in which the lawsuit was filed, and the current status of the matter.
10. Identify all business bank accounts:
 - a. In which You are signatory, and
 - b. In which Willms has access, control, or that is maintained in connection with Willms.

IV. SPECIFICATIONS FOR DOCUMENTS AND THINGS

Demand is made for the following documents and things:

1. Copies of all contracts or other agreements between You and Willms.
2. Copies of all documents referring or relating to your business dealings with Willms, including, but not limited to, correspondence of all kinds between You and Willms.

3. Copies of all documents sufficient to identify all monies You have received from or paid to Willms.
4. Copies of all documents referring or relating to the merchant accounts and payment processing referenced in Interrogatory No. 4.
5. Copies of all documents referring or relating to swipebids.com and Willms's relationship to it.
6. For each website identified in response to Interrogatory No.7, provide a complete printout of the entire site, as well as an electronic copy of the entire website. Please refer to the instructions regarding submission of electronic media.
7. Copies of all documents or communications (whether electronic, written or written recordings of oral communications) between You and any consumer, received, directly or indirectly, referring or relating to products or services You have marketed in connection with Willms, including all complaints and refund requests.
8. Copies of all depositions and declarations filed in the lawsuits referenced in Interrogatory No. 9.

HUGHES & BENTZEN, PLLC

ATTORNEYS AT LAW
1100 CONNECTICUT AVENUE, NW
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WASHINGTON, DC 20036

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MICHAEL P. BENTZEN, P.C., DC, MD
GEORGE J. HUGHES, DC, MD
ELIZABETH HUGHES, DC, MD
PHILIP J. MCNUTT, P.C., DC, MD
CHRISTOPHER WHEELER, DC, MD
JAMES A. KAMINSKI, DC, IL*

August 25, 2010

OF COUNSEL
BRUCE S. DEMING, DC, VA*
STUART H. SORKIN, FL, DC*

OTHER OFFICES:
ROCKVILLE, MARYLAND

*NOT ADMITTED IN MARYLAND

CONFIDENTIAL

Kathryn C. Decker
Federal Trade Commission
915 Second Ave., Ste. 2896
Seattle, WA 98174

Dear Casey:

This letter contains Peter Graver's response to the FTC Civil Investigative Demand issued to him on July 21, 2010. As we agreed, the response date was extended to August 25, 2010.

By way of background, Mr. Graver acts as a service provider to Mr. Willms' companies (collectively, "the Willms Companies"). He is not otherwise affiliated with the Willms Companies and does not serve as an officer or director of them. The relationship is contractual and Mr. Graver receives compensation for the services he provides. To illustrate, Mr. Graver often acts as an intermediary between merchant banks and the Willms Companies in that he establishes merchant accounts for them. He may also identify other individuals to do the same.

Mr. Graver wishes to cooperate with the FTC to resolve any concerns it may have. This submission represents an effort made in good faith effort to respond to the FTC's requests. If additional information or documents are identified, Mr. Graver will supplement his responses.

This submission contains competitively sensitive information and trade secrets. As such, this letter constitutes a request for confidentiality pursuant to 16 C.F.R. § 4.10.

The answers to your interrogatories and the documents that you requested are contained below. Your requests are reprinted below in ***bold italics*** and are immediately followed by Mr. Graver's responses.

Kathryn C. Decker
 August 25, 2010
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Confidential

WRITTEN INTERROGATORIES

1. *State the correct legal name, address, and dba for each business You own or have owned, and describe the business engaged in by each company. For corporations, state the date and place of incorporation, and the names and addresses of all officers and directors of each corporation. For unincorporated businesses, state the date and place of formation, and the names, addresses, and percentage of ownership of all shareholders in each company.*

a. Susquehanna Group, LLC

Date of Incorporation:	August 2010
Place of Incorporation:	Utah
Additional Ownership Interests:	Joel W. Sechrist
Description of Business:	Merchant Processing Contracts

b. Wellington Holdings, LLC

Date of Incorporation:	May 2008
Place of Incorporation:	Utah
Additional Ownership Interests:	N/A
Description of Business:	Service Provider for Internet Companies

c. JDW Media, LLC

Date of Incorporation:	February 2009
Place of Incorporation:	Idaho
Additional Ownership Interests:	N/A
Description of Business:	Merchant Processing Services

Mr. Graver is aware that Mr. Willms formerly believed and represented that he is also involved in the corporate structure of this company. Mr. Graver researched this matter and determined that that is not the case. Mr. Graver submits the corporate documentation in support of that assertion herewith as PWG 00001.

HUGHES & BENTZEN, PLLC

Kathryn C. Decker
August 25, 2010
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Confidential

- d. Platinum Edge Media, LLC
- | | |
|---------------------------------|------------------------------|
| Date of Incorporation: | May 2010 |
| Place of Incorporation: | Utah |
| Additional Ownership Interests: | N/A |
| Description of Business: | Merchant Processing Services |
- e. Checklinked, LLC
- | | |
|---------------------------------|--------------------|
| Date of Incorporation: | 2007 |
| Place of Incorporation: | Utah |
| Additional Ownership Interests: | N/A |
| Description of Business: | Internet Marketing |
- f. PGJS, Inc.
- | | |
|---------------------------------|--------------------|
| Date of Incorporation: | 2007 |
| Place of Incorporation: | Utah |
| Additional Ownership Interests: | Joel W. Sechrist |
| Description of Business: | Internet Marketing |
- g. Mid-Atlantic Holdings, LLC
- | | |
|---------------------------------|---------------------------------|
| Date of Incorporation: | 2007 |
| Place of Incorporation: | Utah |
| Additional Ownership Interests: | Joel W. Sechrist
Sean Whalen |
| Description of Business: | Internet Marketing |
- h. Check Inn, Inc.
- | | |
|---------------------------------|--|
| Date of Incorporation: | 2004 |
| Place of Incorporation: | Utah |
| Additional Ownership Interests: | Joel W. Sechrist
James Douglas Tolley |
| Description of Business: | Payday Loans |

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August 25, 2010
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2. State which of the companies identified in response to Interrogatory No. 1 is or has been engaged in business with Willms and the dates during which each company worked with or for Willms. Describe in detail the relationship between You and Willms with respect to each of these companies.

Wellington Holdings, LLC (February 2009 – Present)

- This entity identifies and initiates partnership providers and services.

Platinum Edge Media, LLC (May 2010 – Present)

- This entity interfaces with merchant account banks.

JDW Media, LLC (February 2009 – January 2010)

- This entity acted as a service provider for Nutraceutical products.

3. For each business relationship that You have or have had with Willms:

a. Describe each service You provide or have provided and the dates during which You provided each service;

Please see the response to Interrogatory No. 2 above, which is incorporated herein by reference.

b. List the names and addresses of each individual or entity associated with Willms with whom You dealt in connection with providing each service;

Jesse Willms
Hernan Ortegon-Rico
Curtis Fillier
Mike Stef
Phyllis Plester
Mark Adamson

Suite 204, 85 Cranford Way
Sherwood Park, Alberta T8H 0H9
Canada

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Kathryn C. Decker
August 25, 2010
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c. List the names and addresses of each third party individual or entity with whom You have dealt in connection with providing each service to Willms.

- i. US Bank, 1884 N University Pkwy, Provo, UT, 84604
- ii. Zions Bank, 144 West Brigham Road, St. George, UT 84770
- iii. Wells Fargo Bank, 1175 S State St., Orem, UT 84097
- iv. Merchant E-Solutions, 3400 Bridge Parkway, Suite 100, Redwood City, CA 94065
- v. Pivotal Payment Systems, 200 Broadhollow Road, Suite 207, Melville, New York, 11747
- vi. Allied Bankcard, 8840 Calumet Avenue, Munster, IN 46321-2545
- vii. Card Flex Payment Solutions, 2900 Bristol St. Bldg F, Costa Mesa, CA 92626
- viii. Meritus Payment Solutions, 1901 E. Alton Ave Second Floor, Santa Ana, CA 92705
- ix. Wired Bank, Bretonischer Ring 4, 85630 Grasbrunn, Germany
- x. Imax Bancard, 25322 Rye Canyon Road, Valencia, CA 91355
- xi. Verifi, 8391 Beverly Blvd., Box #310, Los Angeles, CA 90048
- xii. Authorize.net, 808 East Utah Valley Drive, American Fork, UT 84003
- xiii. Network Merchants, Inc., 1005 W. Wise Road, Schaumburg, Illinois 60193
- xiv. Global Payments, 10 Glenlake Parkway NE, North Tower, Atlanta, Georgia 30328
- xv. Sphere Media, LLC, 9980 South 300 West, Suite 200, Sandy, UT 84070

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- xvi. Net Soft Media, LLC, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106
- xvii. Mobile Web Media, LLC, 147 W Election Road, Suite 200, Draper, UT 84020
- xviii. Brush Canyon Media, LLC, 2825 East Cottonwood Pkwy, Suite 500, Salt Lake City, UT 84121
- xix. True Net, LLC, 1055 East Tropicana Ave., Suite 250, Las Vegas, NV 89919.

4. *Identify each merchant account or payment processor You have obtained or made arrangements for obtaining on behalf of Willms and state the time period in which each merchant account or payment processing arrangement was/is active.*

The information provided in response to Interrogatory No. 3(c) is responsive to this request and is incorporated herein by reference. Mr. Graver reports that he does not have access to information as to when the merchant accounts were active.

5. *Describe in detail the business model for swipebids.com.*

Mr. Graver is aware that an online penny auction service is offered on swipebids.com. He represents that he is unaware of additional information pertaining to the services offered on the web site.

6. *Describe in detail the relationship between swipebids.com and Willms.*

Mr. Graver believes that Mr. Willms is extensively involved in the activity conducted on the web site. He is aware that the Willms Companies receive remuneration in connection with the services offered on it.

7. *Identify all websites, current and inactive, that are or have been used in connection with swipebids.com, including:*

- a. *The website address;***
- b. *The webhost for the website;***
- c. *The time period during which the website was running; and***
- d. *The product(s) offered on that website.***

Mr. Graves reports that he is aware that the web site that contains the penny

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auction site is located at www.swipebids.com. He has no additional information concerning the other requests for information contained in this interrogatory.

8. *Provide the name, address, and telephone numbers of each person or entity who participates or has participated in the development of websites referenced in Interrogatory No. 7 of this request, including the content of the websites, together with a description of the participation by each such person or entity.*

Mr. Graver reports that he has no interaction with web site content or development and has no knowledge of who designed [swipebids.com](http://www.swipebids.com).

9. *List all enforcement actions and lawsuits brought against You or that You initiated in connection with any of the businesses referenced in these Interrogatories. List the names of the parties, the date of the initial filing, the court in which the lawsuit was filed, and the current status of the matter.*

Dr. Ehmet Oz v. FMW Laboratories, Inc. v. CPX Interactive, JDW Media, LLC,
Case No. 09-CV-7297 (S.D.N.Y. 8/12/09).

10. *Identify all business bank accounts:*

- a. *In which You are signatory, and***
- b. *In which Willms has access, control, or that is maintained in connection with Willms***

Wells Fargo
Account Number:
Account Number:
Account Number:
Account Number:
Account Number:



SPECIFICATIONS FOR DOCUMENTS AND THINGS

Demand is made for the following documents and things:

- 1. *Copies of all contracts or other agreements between You and Willms.***

A responsive document is provided herewith as PWG 00002-00005.

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2. *Copies of all documents referring or relating to your business dealings with Willms, including, but not limited to, correspondence of all kinds between You and Willms.*

Responsive documents are provided herewith as PWG 00006-01166. Please be advised that many of the email messages contain attachments which are listed in the header information the emails. For the sake of expediency, the attachments are not provided with this submission.

The attachments appear to contain personal information of Mr. Graver's business affiliates or data that is otherwise irrelevant. For example, they may consist of the supporting documents for the merchant account applications, such as utility bills and scanned copies of U.S. mail. Nevertheless, Mr. Graver has identified several attachments consisting of agreements that he believes are responsive to the FTC and is providing them herewith as PWG 01167-01178. Mr. Graver is prepared to provide the FTC with any other attachments if requested.

3. *Copies of all documents sufficient to identify all monies You have received from or paid to Willms.*

Mr. Graver reports that he has no documents concerning the receipt of money from the Willms Companies. He prepared a spreadsheet that lists the dates and amounts of the payments that he received from the Willms Companies. The spreadsheet is included herein as PWG 01179.

Mr. Graver is sometimes responsible for initiating transfers of money to the Willms Companies. That activity is not routine and requires research to obtain the proper documentation. Mr. Graver requests additional time to fulfill that portion of this request and will submit it to the FTC as soon as he is able to obtain it.

4. *Copies of all documents referring or relating to the merchant accounts and payment processing referenced in Interrogatory No. 4.*

Documents responsive to this request are contained in response to Document Request No. 2 which is incorporated herein by reference.

5. *Copies of all documents referring or relating to swipebids.com and Willms's relationship to it.*

Documents responsive to this request are contained in the response to Document

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Request No. 2 which is incorporated herein by reference. An additional responsive document is provided herewith as PWG 01180-01182.

6. *For each website identified in response to Interrogatory No. 7, provide a complete printout of the entire site, as well as an electronic copy of the entire website. Please refer to the instructions regarding submission of electronic media.*

Mr. Graver does not have any documents responsive to this request.

7. *Copies of all documents or communications (whether electronic, written or written recordings of oral communications) between You and any consumer, received, directly or indirectly, referring or relating to products or services You have marketed in connection with Willms, including all complaints and refund requests.*

Documents responsive to this request are provided herewith as PWG 01183-01253.

8. *Copies of all depositions and declarations filed in the lawsuits referenced in Interrogatory No. 9.*

There are no documents responsive to this request.

Mr. Graver repeats his willingness to cooperate with the FTC. Nevertheless, Mr. Graver may have other rights in this matter and this submission does not constitute a waiver of any of those rights in any way. While there are relatively few documents which qualify as privileged, a privileged log is available upon request.

Please contact me if you have any questions regarding this submission.

Sincerely,



James A. Kaminski

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CHRISTOPHER WHEELER, DC, MD
JAMES A. KAMINSKI, DC, IL*

*NOT ADMITTED IN MARYLAND

September 17, 2010

OF COUNSEL
BRUCE S. DEMING, DC, VA*
STUART H. SORKIN, FL, DC*

OTHER OFFICES:
ROCKVILLE, MARYLAND

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Kathryn C. Decker
Federal Trade Commission
915 Second Ave., Ste. 2896
Seattle, WA 98174

Re: Peter Graver CID

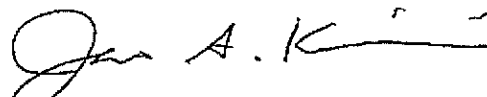
Dear Casey:

This letter contains additional information that supplements Mr. Graver's initial response to the CID issued to him on July 21, 2010.

Document Request No. 3 specifies "*Copies of all documents sufficient to identify all monies You have ... paid to Willms.*" Mr. Graver does not possess any documents responsive to this request. When conducting research to respond to this request, Mr. Graver obtained information regarding such payments. The information is provided in the chart attached herewith as PWG 00001254.

Please contact me if you have any questions.

Sincerely,


James A. Kaminski

From: Kevin.Higginson@wellsfargo.com
To: pwgbroker@gmail.com
Subject: RE: True Net LLC
Date: Thursday, August 12, 2010 5:14:11 PM
Attachments: [True Net LLC.pdf](#)
[True Net LLC Sign.pdf](#)

Peter,

Here you go. Best number to order checks is 800-237-8982.

Kevin

From: Peter Graver [<mailto:pwgbroker@gmail.com>]
Sent: Wednesday, August 11, 2010 10:05 PM
To: Higginson, Kevin R.
Subject: RE: True Net LLC

Bret's SS# [REDACTED] and phone # is [REDACTED] 72 [REDACTED].

Please let me know what needs done to get this setup asap. Sorry about the missing info.

Peter

From: Kevin.Higginson@wellsfargo.com [<mailto:Kevin.Higginson@wellsfargo.com>]
Sent: Wednesday, August 11, 2010 1:24 PM
To: pwgbroker@gmail.com
Subject: True Net LLC

Peter,

I need the EIN Number for True Net LLC in order to get the account opened. Also I need Brett's SSN and best phone number.

Thanks,

Kevin Higginson
Business Specialist
Wells Fargo Bank
801-857-5736
kevin.higginson@wellsfargo.com

PWG 000011

From: hernan@terramarketinggroup.com
To: Peter Graver
Subject: FW: Swipebids (whitelabel) Meritus application
Date: Thursday, August 12, 2010 11:36:53 AM
Attachments: [Wells Fargo Meritus Application 7.2.2010.pdf](#)
[Delaware App - Payment Systems 4.29.2010.pdf](#)
[PSW - Business Description Form 4.29.2010.doc](#)
Importance: High

Hi Peter,

Can you please have these 2 apps and PSW form filled out. Its for selloffauctions.com. For now don't advertise it to anyone else, only Hamilton, Dustin and you know about this site. For the purpose of keeping a low profile Hamilton will be the first one to apply for this site. In the mean time lets focus on pchealth and phoneagent.

Once we have those going and feedback from Hamilton we will focus on getting sell off to Allied Wallet and a domestic account.

Also, here is the info you will need for these apps:
True Net Media,

DBA: selloffauctions.com

Signer: Brett Callister

Email: brett@truenetcorp.com

Suite 250
1055 E Tropicana Ave
Las Vegas, NV
89119

Phone 702-475-3576

Fax 702-475-3585

Contact: Hernan Rico

hernan@truenetcorp.com

Descriptor: selloffauctions.com 866-451-6961

low ticket \$1, high \$1000

PWG 000012

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: Info requested
Date: Monday, August 09, 2010 10:52:33 AM

This should be all:

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, August 9, 2010 10:44am
To: "Hernan Ortegon-Rico" <hernan@terramarketinggroup.com>
Subject: Re: Info requested

Ok you need

1. Originals mailed from net soft & Sphere if not yet done
2. Reference letter for brush canyon from bank and for netsoft
3. UK corp - Utility paper
4. Bretts info and whole corp package

Anything else?

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Mon, 9 Aug 2010 10:12:02 -0600 (MDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: RE: Info requested

when do you want to meet? Mike wants to know why hls need it?

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, August 9, 2010 10:03am
To: hernan@terramarketinggroup.com
Subject: RE: Info requested

Oh no!!!! ok sounds good and could you put Mike Stef on for a sec also? It will be quick.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Monday, August 09, 2010 10:01 AM
To: Peter Graver
Subject: RE: Info requested

Curtis is gone for the week :(

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, August 9, 2010 9:56am
To: hernan@terramarketinggroup.com
Subject: RE: Info requested

Ok in a couple of minutes I and Joel, you and curtis need to do a call to go over everything so I can get on it if your ok with that. It should be within 10 mins.

PWG 000016

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, August 09, 2010 9:43 AM
To: Peter Graver
Subject: FW: Info requested
Importance: High

Hey Peter,

Can you please make sure the fax_1281129418435 for is fully filled out Peter, also the utility bill needs to be within the last 2 months. This one is too old, and please this one is need it ASAP as we are working with UK time zone

Thanks,

Hernan

-----Original Message-----

From: "Joel Sechrist" <joelsechrist@gmail.com>
Sent: Friday, August 6, 2010 3:24pm
To: hernan@terramarketinggroup.com
Subject: Info requested

PWG 000017

From: Brett Callister
To: Peter Graver
Subject: Re: FW: Brett Agreement
Date: Wednesday, July 28, 2010 9:04:00 PM
Attachments: [contract2.pdf](#)

--- On **Wed, 7/28/10**, Peter Graver <pwgbroker@gmail.com> wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: FW: Brett Agreement
To: dbcollie@yahoo.com
Date: Wednesday, July 28, 2010, 2:23 PM

Ok, here is your contract and below is the address and phone numbers you will use from now on when dealing with this business stuff to buffer yourself from headaches. We should be able to take care of it all but just so you know and have it all in case you need it. Also attached is the LLC formation for your company I need you to print and only the 1st page and sign the 2 places on 1st page and scan back to me tonight or as soon as you can.

True Point, LLC

1055 E Tropicana Ave
Suite 250

Las Vegas, NV 89119

Phone 702-475-3576

Fax 702-475-3585

Peter W. Graver

Vertex Payments

Tel: 208-757-0757

Fax: 801-303-6844

petergraver@vertexpayments.com

www.vertexpayments.com

PWG 000031

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From: herman@terramarketinggroup.com [mailto:herman@terramarketinggroup.com]
Sent: Wednesday, July 28, 2010 1:15 PM
To: Peter Graver
Subject: FW: Brett Agreement

Hey Peter,

here is the agreement with Brett, also we need to get a new agreement made with Jennifer as the current one has the wrong Corp on title.

Thanks,

Herman

-----Original Message-----

From: curtis@terramarketinggroup.com
Sent: Wednesday, July 28, 2010 1:10pm
To: "Hernan Ortegón-Rico" <herman@terramarketinggroup.com>
Subject: Brett Agreement

PWG 000032

From: Erik.J.Tadje@wellsfargo.com
To: curtis@terramarketinggroup.com
Cc: adamrsechrist@gmail.com; pwgbroker@gmail.com
Subject: RE: Request for reference letter
Date: Thursday, August 05, 2010 3:21:26 PM

Call 1-800-289-3557 an they will guide you through how to cancel.

Erik J. Tadge
Wells Fargo Business Banking
AVP and Relationship Manager
Phone 801-234-4237
Cell 801-360-4258
Fax 801-225-0994
MAC U1121-010

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message. Thank you for your cooperation.

From: curtis@terramarketinggroup.com [mailto:curtis@terramarketinggroup.com]
Sent: Thursday, August 05, 2010 3:18 PM
To: Tadge, Erik J.
Cc: adamrsechrist@gmail.com; pwgbroker@gmail.com
Subject: RE: Request for reference letter

Erik/Peter,

There was just a wire that was initiated from Sphere Media in the amount of \$51202.42 to J&R. This was an error. Is there any way to cancel, I can not do online.

Thanks
Curtis

PWG 000041

From: Dustin Sparman
To: curtis@terramarketinggroup.com
Cc: "Peter Graver"
Subject: RE: Payment Schedule
Date: Thursday, August 05, 2010 12:15:24 PM
Attachments: Allied Payment Schedule2010.pdf

I have attached Allied standard payment schedule.
Your wires will go out on Monday vs. Wednesdays so just push the deposit date up two days.
Monday deposits will start next week. Please allow up to 24 hours for a wire to hit your account

D

From: curtis@terramarketinggroup.com [mailto:curtis@terramarketinggroup.com]
Sent: Thursday, August 05, 2010 10:49 AM
To: Dustin Sparman
Cc: Peter Graver
Subject: Payment Schedule

I was wondering if you guys could confirm for me the payment schedule for the Sphere Allied account.

Thanks

Curtis

PWG 000043

From: curtis@terramarketinggroup.com
To: [Dustin Sparman](#)
Cc: [Peter Graver](#)
Subject: Payment Schedule
Date: Thursday, August 05, 2010 11:48:47 AM

I was wondering if you guys could confirm for me the payment schedule for the Sphere Allied account.

Thanks

Curtis

PWG 000044

From: Mike Stef
To: pwgbroker@gmail.com
Subject: RE: New Phone #'s
Date: Wednesday, August 04, 2010 8:02:37 AM

Peter,

I believe that Hernan is taking care of this.

Thanks,
Mike Stef
VP, Engineering
mstef@live.ca

866.521.8873 Office
780.906.0371 Mobile
780.417.5705 Fax

Terra Marketing Group

From: pwgbroker@gmail.com
To: mstef@live.ca
Subject: New Phone #'s
Date: Tue, 3 Aug 2010 19:27:35 -0600

Mike,

Curtis told me that you were getting or already setup new email address for Curtis on Net Soft Media and Terry on Brush Canyon Media. As soon as you have those will you get me those so that I can finish completing some apps for Hernan on the Allied Wallet offshore accts Me and Dustin are getting for you.

Peter W. Graver
Vertex Payments
Tel: 208-757-0757
Fax: 801-303-6844
pwgbroker@gmail.com
petergraver@vertexpayments.com
www.vertexpayments.com

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PWG 000047

From: curtis@terramarketinggroup.com
To: [Peter Graver](#)
Subject: Sphere Debit/Mastercard
Date: Friday, July 16, 2010 10:24:10 AM

Hi Peter,

I was also thinking more about the other day when we were wondering if we needed this card or not. I actually think maybe we should get and then when you have to do things such as courier docs or other expense stuff for us you could use the card and just send me a email with the receipt. This way your not having to wait to be reimbursed. Your call.

Curtis

PWG 000052

From: curtis@terramarketinggroup.com
To: [Peter Graver](#)
Subject: Wire for Honda
Date: Friday, July 16, 2010 9:20:52 AM
Attachments: [Honda 2 BQS.pdf](#)

Hey Peter,

As per our discussion yesterday regarding the wire from Sphere Media to the dealership in Texas for the Honda Civic.

We need to wire \$16634.48.

The gentleman to speak to is Scott Brown and his cell number is (210) 446-4640.

Basically we just need to ask the teller to call him when wires ready to send and he will give her the wire account number and aba number.

Thanks Peter

PWG 000054

From: hernan@terramarketinggroup.com
To: [Peter Graver](mailto:Peter.Graver)
Subject: RE: Swipe Bids - offshore agreement
Date: Wednesday, June 30, 2010 10:16:15 AM

Thanks Man! and if you have anything off shore as well, please work on it

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Wednesday, June 30, 2010 10:14am
To: hernan@terramarketinggroup.com
Subject: RE: Swipe Bids - offshore agreement

I promise!

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Wednesday, June 30, 2010 10:13 AM
To: Peter Graver
Subject: FW: Swipe Bids - offshore agreement

Hey Peter,

Can you have this signed by Adam as well when he gets back. And please make all these a priority for Swipebids apps, so as soon as Adam is back they need to be signed ASAP.

Thanks,

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Sent: Wednesday, June 30, 2010 9:46am
To: hernan@justthinkmedia.com
Cc: jocko@credipayments.com
Subject: FW: Swipe Bids - offshore agreement

Hello Hernan,

Attaches you will find our Merchant Services Agreement for an offshore account. Please return the signed agreement to me along with a notarized copy of Adam Sechrist's Passport.

Once we review the document and verify all is complete we will need the original Agreement and Notarized copy of the passport mailed to us at :
4045 Sheridan Ave
Suite 225
Miami Beach FL 33140

Please let me know if you have any questions.

Thank you,

PWG 000057

Jocko Nesbitt
jocko@merchantpayonline.com
www.merchantpayonline.com
305-531-0777

From: David J. Bartone [mailto:djbartone@bartonelawoffices.com]
Sent: Wednesday, June 30, 2010 3:40 AM
To: 'Jocko Nesbitt'
Subject: FW: Swipe Bids

From: David J. Bartone [mailto:djbartone@bartonelawoffices.com]
Sent: Wednesday, June 30, 2010 12:20 AM
To: 'Peter Hamilton'; 'peter@credipayments.com'
Subject: Swipe Bids

Peter, attached are the Swiped Bids MSA and Set-Up Form. I forwarded the Set-Up Form to Philippa for approval. Please let me know if you have any questions about the MSA.

David J. Bartone, Esq.
(661) 877-6266
(202) 609-9751-DC Line
(877) 805-7365-Facsimile

PWG 000058

From: [Jesse Willms](#)
To: pwgbroker@gmail.com
Subject: Re: Sphere Subpeona
Date: Thursday, June 10, 2010 4:21:16 PM

Hey Peter,

Talked to lawyers, this lawsuit doesn't relate to us. Either way we council ready in Utah if any issues, however for now the recommendation is just to ignore it. Sphere media is purely a shell company, with no assets, so there is nothing they can touch. Please ignore for now, any further letters will just forward to our lawyers.

Jesse

--- On **Thu, 6/10/10**, Jesse Willms <jd.jesse@yahoo.com> wrote:

From: Jesse Willms <jd.jesse@yahoo.com>
Subject: Re: Sphere Subpeona
To: "Peter Graver" <pwgbroker@gmail.com>
Date: Thursday, June 10, 2010, 9:45 AM

Ok, I just emailed our lawyer.

Thanks
Jesse

--- On **Wed, 6/9/10**, Peter Graver <pwgbroker@gmail.com> wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: Sphere Subpeona
To: jd.jesse@yahoo.com
Date: Wednesday, June 9, 2010, 6:46 PM

Look it over and see how you can keep from wasting our time.

Peter

PWG 000065

From: Jesse Wilms
To: Peter Graver
Subject: Re: Sphere Subpeona
Date: Thursday, June 10, 2010 10:45:40 AM

Ok, I just emailed our lawyer.

Thanks
Jesse

--- On **Wed, 6/9/10, Peter Graver <pwgbroker@gmail.com>** wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: Sphere Subpeona
To: jd.jesse@yahoo.com
Date: Wednesday, June 9, 2010, 6:46 PM

Look it over and see how you can keep from wasting our time.

Peter

PWG 000066

From: curtis@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: Wells Fargo
Date: Tuesday, June 01, 2010 10:44:10 AM

Awesome Peter thanks for all the help.

Curtis

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Tuesday, June 1, 2010 10:24am
To: curtis@terramarketinggroup.com
Subject: Re: Wells Fargo

Ok money is moved and he said if you can see accts we should almost be there.

Peter

Sent from my Verizon Wireless BlackBerry

From: curtis@terramarketinggroup.com
Date: Tue, 1 Jun 2010 10:10:06 -0600 (MDT)
To: <pwgbroker@gmail.com>
Subject: Re: Wells Fargo

Hi Peter,
Ya that sounds ok...

So total transfer will be.... \$406,628.29

Sphere to...

Netsoft	375K
Mobile Web	25K
Wellington	\$6228.29

Your amount is made up of \$3000.00 for signors (1 k each), \$2500.00 per agreement, plus 728.29 for expenses.

Thanks for the help Peter... and good luck this afternoon!

Curtis

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Tuesday, June 1, 2010 9:39am
To: curtis@terramarketinggroup.com
Subject: Re: Wells Fargo

Ok I believe other then mine you are good on all the signers. Yes I can do the transfer and as for wells fargo I don't know I went in and pushed them last week and what they told me was they switched the process around and as it is new they are unfamiliar with how long it takes. When I stop in this morning I will follow up. With your permission tell me how much the total transfer is for me and I can do that without a fee. Up to you. I will follow up later. FYI I am having some screws removed from me today at 1 so if you ask me something and you get crazy response that is why and when I am all there I will just resend anything that u need.

PWG 000083

Peter

Sent from my Verizon Wireless BlackBerry

From: curtis@terramarketinggroup.com
Date: Tue, 1 Jun 2010 08:36:36 -0500 (MDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: Wells Fargo

Hi Peter,

So Wells fargo added the new companies to the backend CEO portal... however I can only see the account balances. I can not wire from them or see transactions. Have they given you a update on when we will be able to see those accounts in the regualr online banking screen, I can not verify deposits or fees without seeing transactions.

Could you transfer 375K from Sphere to Netsoft and 25K from Sphere to MobileWeb? I am running low on funds,

Also I wanted to verify the banking info for the signors has not changed. I am going to send over the monthly payments today and just wanted to make sure there was no changes to there personal accounts.

Thanks
Curtis

PWG 000084

From: curtis@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: Wells Fargo
Date: Tuesday, June 01, 2010 10:10:08 AM

Hi Peter,
Ya that sounds ok...

So total transfer will be.... \$406,628.29

Sphere to...
Netsoft 375K
Mobile Web 25K
Wellington \$6228.29

Your amount is made up of \$3000.00 for signors (1 k each), \$2500.00 per agreement, plus 728.29 for expenses.

Thanks for the help Peter... and good luck this afternoon!

Curtis

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Tuesday, June 1, 2010 9:39am
To: curtis@terramarketinggroup.com
Subject: Re: Wells Fargo

Ok I believe other then mine you are good on all the signers. Yes I can do the transfer and as for wells fargo I don't know I went in and pushed them last week and what they told me was they switched the process around and as it is new they are unfamiliar with how long it takes. When I stop in this morning I will follow up. With your permission tell me how much the total transfer is for me and I can do that without a fee. Up to you. I will follow up later. FYI I am having some screws removed from me today at 1 so if you ask me something and you get crazy response that is why and when I am all there I will just resend anything that u need.

Peter

Sent from my Verizon Wireless BlackBerry

From: curtis@terramarketinggroup.com
Date: Tue, 1 Jun 2010 08:36:36 -0600 (MDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: Wells Fargo

Hi Peter,

So Wells fargo added the new companies to the backend CEO portal... however I can only see the account balances. I can not wire from them or see transactions. Have they given you a update on when we will be able to see those accounts in the regualr online banking screen, I can not verify deposits or fees without seeing transactions.

Could you transfer 375K from Sphere to Netsoft and 25K from Sphere to MobilleWeb? I am running low on funds.

Also I wanted to verify the banking info for the signors has not changed. I am going to send over the monthly payments today and just wanted to make sure there was no changes to there personal

PWG 000085

accounts.

Thanks
Curtis

PWG 000086

From: curtis@terramarketinggroup.com
To: [Peter Graver](#)
Subject: RE: FW: Account Information
Date: Thursday, May 27, 2010 11:16:29 PM

Hi Peter,

Yes I have your new account information and I will include the fed ex expenses with your regular monthly wire.

The majority of the cash flow is depositing to the Sphere Media account so the quicker we have access to that the better, that will really solve most of our problems. I know banks are never the quickest sometimes and we are kind of at their mercy! Its certainly been a crazy couple weeks with the bank account situation, getting merchant volumes increased etc... looks like things are coming together though and we will soon be back on the right path, thank goodness! Just wanted to say thanks for all your help, I know it must have been a stressful couple for you also.

US Bank never told you how they were going to send the funds did they? Wire or cheque? No worries either way is fine I guess.

Curtis

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Thursday, May 27, 2010 5:51pm
To: curtis@terramarketinggroup.com
Cc: hernan@terramarketinggroup.com
Subject: FW: Account Information

Curtis,

Here is an update on Us Bank funds release below and after today's conversation with Wells Fargo it sounds like it will be next week if I am guessing. They say a day or two but it sounds more like Thursday if I am betting. Attached is the final receipt for Fed Exing charge backs since Hernan told me to stop so it can just be added to the other ones I sent a week ago which I assume come with my pay. Also I believe I gave you my new acct info for that but let me know if you don't have it. And I will be unavailable from Wednesday till Sunday and that includes cell phone due to location in Montana. If you for see anything let me know before hand but I will get on it asap either way. Sphere checks should be here by Tuesday or Wednesday he said and I will sign and send along with the ones you are sending back to me. I will file the Swipebids dba this evening. Please let me know if there is anything else.

Peter W. Graver

Wellington Holdings, LLC.

PWG 000089

Tel: 208-757-0757

Fax: 801-303-6844

pwgbroker@gmail.com

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From: pete.selenke@usbank.com [mailto:pete.selenke@usbank.com]
Sent: Thursday, May 27, 2010 3:28 PM
To: Peter Graver
Subject: RE: Account Information

Finishing up the final review. Funds should be released in the next couple days. Will let you know if there is any delay beyond Wednesday of next week.

Thanks,

Pete Selenke
Manager
Retail Quality Assurance & Retail Account Review
Phone # 913-652-5127
Mail Location # SL-KS-9245

From:

"Peter Graver" <pwgbroker@gmail.com>

To:

<pete.selenke@usbank.com>

Date:

05/26/2010 04:02 PM

Subject:

RE: Account Information

PWG 000090

Pete,

Please let me know when to expect the release of those business accts when you have a second.

Thanks

Peter W. Graver

Wellington Holdings, LLC.

Tel: 208-757-0757

Fax: 801-303-6844

<<mailto:pwgbroker@gmail.com>> pwgbroker@gmail.com

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From: pete.selenke@usbank.com [<<mailto:pete.selenke@usbank.com>>
<mailto:pete.selenke@usbank.com>]

Sent: Friday, May 14, 2010 2:13 PM

To: pwgbroker@gmail.com

Subject: Account Information

Per our conversation, we are in the process of closing your relationships with U.S. Bank. The accounts are temporarily frozen to credits and debits (except charge backs). Once the charge-backs have been processed, we will release the balance of the funds.

Thanks,

Pete Selenke

Manager

Retail Quality Assurance & Retail Account Review

Phone # 913-652-5127

Mail Location # SL-KS-9245

U.S. BANCORP made the following annotations

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U.S. BANCORP made the following annotations

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PWG 000091

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PWG 000092

From: Jesse Willms
To: pwgbroker@gmail.com
Subject: Jesse
Date: Thursday, May 20, 2010 2:24:03 PM

Hi Peter,

Sorry for the delay in my response. Initially when our business relationship began we were using you as a signor so your monthly stipend also took that into account. When the Health and Beauty industry went down JTM took a huge hit and we were forced to end our relationships with many suppliers, advertisers etc

During this time, even though we had zero revenue we continued to pay you the monthly stipend as we knew we wanted to work with you on future business ventures.

The new companies are growing and long term there is definite potential but as with any new business during the first few months it is a growing phase and expenses usually far out way revenues. In order for the new business' to succeed it is imperative that we control costs and ensure that they are in line with the business they are generating and not reflective of the old companies. We have had call centres and advertisers also that were accustomed to their fees being based on revenues of the old companies, while the new companies are more stable the revenues are just not what they were for JTM.

It is unfortunate about the situation with US Bank; I know what it is like as I have personally gone through it myself as well. Sometimes banks can be super cautious regarding transactions on accounts and just don't want to take the risk. Banks often own or are controlled by affiliate banks, could the second bank you went to have a connection with US Bank? It seems odd for a bank to reject your business. I have done prior research and while some banks and law enforcement agencies participate in a fraud database there is no National Database. Your name would also not appear on such a database unless you have been charged with fraud; nothing we have done is fraudulent.

Regarding the Utah State Attorney visit, it was definitely an unprofessional reaction by their people. Unfortunately with every business there are always going to be customers that are not happy with your product or service and feel the need to voice their opinion regardless of how accurate it is. We can alleviate this problem by ensuring that your personal address is not used on any of the corporate documents.

To assist you we can also make some changes on our end to simplify the work you have to do for us. Going forward we can ensure all new apps are filled out before we send them to you for final signing. We can also build a more active and direct relationship with the signor's to help you in addressing any of their concerns or questions. This way we will handle far more of the direct relationships so you will have far more time to pursue other ventures as well. Outlook for the company looks very positive and there will most definitely be future potential for new signor's and revenue growth for you. We sincerely hope you choose to continue working with us as I believe we can have a very prosperous business relationship.

If you have any further questions please do not hesitate to contact me.

Jesse Willms

PWG 0000105

PWG 0000106

From: curtis@terramarketinggroup.com
To: [Peter Graver](#)
Subject: RE: New \$ Transfer Instructions for everything.
Date: Monday, May 17, 2010 11:47:02 AM

So US Bank allowed the merchant deposit to the account today... 223,215.09 total in that account now... you think they would let us transfer the balance out to wells fargo... hahaha

Curtis

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, May 17, 2010 11:04am
To: curtis@terramarketinggroup.com
Subject: RE: New \$ Transfer Instructions for everything.

They wouldn't give them to me yet due to some connection from other bank debacle but I am meeting with them at 2pm today to get it done.

From: curtis@terramarketinggroup.com [<mailto:curtis@terramarketinggroup.com>]
Sent: Monday, May 17, 2010 10:52 AM
To: Peter Graver
Subject: RE: New \$ Transfer Instructions for everything.

Hey Peter is it possible to get a copy of a void cheque for these Sphere and Mobile Web accounts, the merchant banks are asking for it. When u have a moment. Thanks

Curtis

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, May 17, 2010 9:32am
To: curtis@justthinkmedia.com
Cc: "Phyllis Plester" <plester@shaw.ca>
Subject: New \$ Transfer Instructions for everything.

Wellington Holdings, LLC for Wires

Rting: 121000248
Acct: 6427856296
Swift: WFBUS6S
Wells Fargo Bank NA
420 Montgomery St
San Francisco CA 94104

Sphere Media, LLC. for deposits

Rting: 124002971
Acct: 6427856288
Wells Fargo
University Mall Office
1175 South State St.

PWG 0000109

Orem Ut, 84097
P: 801-223-6680
F: 801-223-6690

Mobile Web Media, LLC. for deposits

Rting: 124002971

Acct: 6427855686

Wells Fargo

University Mall Office

1175 South State St.

Orem Ut, 84097

P: 801-223-6680

F: 801-223-6690

The merchant processors will need to have this info for new deposit accts on companies so we can move away from Us Bank.

Peter W. Graver

Wellington Holdings, LLC.

Tel: 208-757-0757

Fax: 801-303-6844

pwgbroker@gmail.com

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PWG 0000110

From: hernan@terramarketinggroup.com
To: [Peter Graver](mailto:Peter.Graver)
Subject: RE: Meritus
Date: Friday, May 07, 2010 10:44:33 AM

Hey Peter,

Thanks for the app, as for the signers I have no control over the bank. So far the only corps I have active are Sphere, MobileWeb, Netsoft. The last one I'm having problems with the bank approving the apps. The biggest issue is Visa and MC new rules as they are making it harder and harder to be approved.

Regards,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Friday, May 7, 2010 12:32pm
To: hernan@terramarketinggroup.com
Subject: RE: Meritus

Here it is signed. But if they don't get it done please let me know. Also as I said before 2 banks like the pc health product and have apps and are just waiting for your go ahead to approve. Also Jen Schefer signer feels like we are tricking them or something for having had them sign so many apps but not having been approved or paid so as soon as they are let me know so I can get them relaxed please.

Peter

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Thursday, May 06, 2010 1:03 PM
To: pwgbroker@gmail.com
Subject: Re: Meritus

Hay Peter,

At this point since we have processing history Jesse is not whlling to pay a reserve on 600k. Jesse wants Hamilton to try it out and see if he can get us the account at 0 down. Ill send you the app that I have on file from Hamilton

Sorry Peter,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Thursday, May 6, 2010 1:10pm
To: hernan@terramarketinggroup.com
Subject: Re: Meritus

They offered \$160k down and 10% reserve. Let me know.

PWG 0000115

Sent from my Verizon Wireless BlackBerry

From: herman@terramarketinggroup.com
Date: Thu, 6 May 2010 12:04:22 -0400 (EDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: RE: Meritus

Hey Peter,

Both reserve options are too high for the 600k approval. Jesse is still thinking about it.

I will get back to you once we decide.

Thanks,

Herman

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Thursday, May 6, 2010 11:57am
To: herman@terramarketinggroup.com
Subject: Meritus

Hernan,

I needed to get back to Meritus today on which reserve scenario we wanted, have you decided on what works best to get that 600k?

Peter W. Graver
Wellington Holdings, LLC.
Tel: 208-757-0757
Fax: 801-303-6844
pwgbroker@gmail.com

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PWG 0000116

From: herman@terramarketinggroup.com
To: addyrv@yahoo.com
Cc: [Peter Graver](#)
Subject: Urgent UK corp details
Date: Thursday, August 12, 2010 8:44:29 AM
Attachments: [QAEC Application Form STERLING.PDF](#)
[Signed Completed Sphere Corp Request.pdf](#)

Hi Adam,

It looks like we need the original app sent to us by mail so we can send it to the UK. However, the form the Joel sent me does not look like the most professional form, I have attached the original and filled out form in this email, can you please use the filled out form to fill out the original, sign it and fedex it back to me.

We need this to finalize the processing for our current MID.

Thanks,

Hernan

PWG 0000118

From: addyry@yahoo.com
To: hernan@terramarketinggroup.com
Cc: Peter Graver
Subject: RE: Utility Bill
Date: Tuesday, August 10, 2010 12:18:26 PM

I don't receive original utility bills; they're all on paperless billing and automatic payment plans. So what do we do about that? I'll get my passport copied and notarized as soon as I can.

--Adam

Adam R. Sechrist
100 Dew Drop Court
York, PA 17403
(717) 741-0148

--- On Tue, 8/10/10, hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: RE: Utility Bill
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Tuesday, August 10, 2010, 12:08 PM

Hi Adam,

It looks like we will need the original docs been sent to us, as per banks email:

"As discussed Mike,

Please have all originals of Adam's ID sent to us by post -- as we are registered under money laundering in the UK we HAVE to take these from all clients we work with.

So send me all the original bills you have scanned to me along with a copy of Adam's passport that has been certified (by a lawyer/solicitor/notary/accountant) in the post

Many thanks."

Can you please send all originals to Peter and he will send them over to me,

Thanks!

Hernan

-----Original Message-----

From: addyry@yahoo.com
Sent: Tuesday, August 10, 2010 8:45am
To: hernan@terramarketinggroup.com
Subject: Utility Bill

PWG 0000119

Hernan,
Just let me know if there is anything else you need. Thank you.

Adam R. Sechrist
100 Dew Drop Court
York, PA 17403
(717) 741-0148

PWG 0000120

From: hernan@terramarketinggroup.com
To: [Peter Graver](mailto:Peter.Graver)
Subject: RE: Info requested
Date: Tuesday, August 10, 2010 11:10:30 AM

Hey Peter

Those are the dummy sites, any concern or question in those site we can easily update them.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, August 9, 2010 5:32pm
To: hernan@terramarketinggroup.com
Subject: RE: Info requested

Here is what I have so far, he is getting me a utility bill and I am setting up bank acct tomorrow. Also I emailed Mike but I want to let you know I need dummy url's for pc health, phone agent and any other deals we put through allied wallet just like we did for phone agent. Also as soon as we have UK corp filings returned let me know and I can complete those for allied wallet with those dummy url's. I mailed that stuff to Florida and am about to email you copy. As I am still catching up let me know if I have forgotten any thing. And I asked Adam for newer utility bill so I should have it soon.

Peter

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Monday, August 09, 2010 10:53 AM
To: pwgbroker@gmail.com
Subject: Re: Info requested

This should be all:

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, August 9, 2010 10:44am
To: "Hernan Ortegón-Rico" <hernan@terramarketinggroup.com>
Subject: Re: Info requested

Ok you need

1. Originals mailed from net soft & Sphere if not yet done
2. Reference letter for brush canyon from bank and for netsoft
3. UK corp - Utility paper
4. Bretts info and whole corp package

Anything else?

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com

PWG 0000121

Date: Mon, 9 Aug 2010 10:12:02 -0600 (MDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: RE: Info requested

when do you want to meet? Mike wants to know why his need it?

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, August 9, 2010 10:03am
To: hernan@terramarketinggroup.com
Subject: RE: Info requested

Oh no!!!! ok sounds good and could you put Mike Stef on for a sec also? It will be quick.

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, August 09, 2010 10:01 AM
To: Peter Graver
Subject: RE: Info requested

Curtis is gone for the week :(

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, August 9, 2010 9:56am
To: hernan@terramarketinggroup.com
Subject: RE: Info requested

Ok in a couple of minutes I and Joel, you and curtis need to do a call to go over everything so I can get on it if your ok with that. It should be within 10 mins.

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, August 09, 2010 9:43 AM
To: Peter Graver
Subject: FW: Info requested
Importance: High

Hey Peter,

Can you please make sure the fax_1281129418435 for is fully filled out Peter, also the utility bill needs to be within the last 2 months. This one is too old, and please this one is need it ASAP as we are working with UK time zone

Thanks,

Hernan

-----Original Message-----

From: "Joel Sechrist" <joelsechrist@gmail.com>
Sent: Friday, August 6, 2010 3:24pm
To: hernan@terramarketinggroup.com
Subject: Info requested

PWG 0000122

Date	Transaction Description	Debit	Credit	Balance
3/16/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-125,000.00
3/17/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-125,000.00
3/17/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-25,000.00
3/22/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-100,000.00
3/25/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-150,000.00
3/30/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-150,000.00
1/4/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-50,000.00
7/4/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-100,000.00
12/4/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-100,000.00
4/15/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-100,000.00
4/20/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-100,000.00
4/22/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-200,000.00
4/30/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-100,000.00
6/5/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-100,000.00
12/5/2010	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-150,000.00
	WIRE TRANSFER WITHDRAWL WT27 REF	DEBIT		-300,000.00

Date	Transaction Description	Debit	Credit	Balance
	Download from usbank.com. WT27 REF002429 WELLS SF 100316020909 NET SO			-125,000.00
	Download from usbank.com. WT27 REF001920 HSBC BANK USA BUFF 100317016217 EEDIRE			-125,000.00
	Download from usbank.com. WT27 REF001717 WELLS SF 100317016373 NET SO			-25,000.00
	Download from usbank.com. WT27 REF002816 HSBC BANK USA BUFF 100322025920 EEDIRE			-100,000.00
	Download from usbank.com. WT27 REF002055 HSBC BANK USA BUFF 100325016159 EEDIRE			-150,000.00
	Download from usbank.com. WT27 REF001296 HSBC BANK USA BUFF 100330011834 EEDIRE			-150,000.00
	Download from usbank.com. WT27 REF003333 HSBC BANK USA BUFF 100401030704 EEDIRE			-50,000.00
	Download from usbank.com. WT27 REF000756 HSBC BANK USA BUFF 100407007795 EEDIRE			-100,000.00
	Download from usbank.com. WT27 REF002365 HSBC BANK USA BUFF 100412019528 EEDIRE			-100,000.00
	Download from usbank.com. WT27 REF002953 HSBC BANK USA BUFF 100415021711 EEDIRE			-100,000.00
	Download from usbank.com. WT27 REF001451 HSBC BANK USA BUFF 100420012755 EEDIRE			-200,000.00
	Download from usbank.com. WT27 REF001059 HSBC BANK USA BUFF 100422010455 EEDIRE			-100,000.00
	Download from usbank.com. WT27 REF001674 HSBC BANK USA BUFF 100430017579 EEDIRE			-150,000.00
	Download from usbank.com. WT27 REF001264 HSBC BANK USA BUFF 100506009722 EEDIRE			-300,000.00
	Download from usbank.com. WT27 REF001029 WELLS SF 100512010289 NETSOF			-300,000.00

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: Closing out the corp
Date: Monday, August 09, 2010 4:16:45 PM

Perfect, we need to get this corp rolling as the site is ready to take sales!!!

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, August 9, 2010 4:14pm
To: "Hernan Ortegon-Rico" <hernan@terramarketinggroup.com>
Subject: Re: Closing out the corp

Just got LLC paperwork from nv so I will compile packet and get that to you in hour or so.

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Mon, 9 Aug 2010 16:12:52 -0600 (MDT)
To: <caddyry@yahoo.com>
Cc: <curlis@terramarketinggroup.com>; Peter Graver<pwgbroker@gmail.com>
Subject: Closing out the corp

Hi Adam,

I just wanted to give you a quick email to let you know that we are getting near to closing the corp for Sphere Media. However, we still haven't got any approvals on the new corp and until we get some we will still need your help to keep us going over the next few weeks while we get a bank for the new company.

Also, to thank you for the continued support I have approved another \$1000 to be wired to you later this week.

As I stated before your continued support has been a huge help to us,

Sincerely,

Hernan Ortegon-Rico

PWG 0000127

From: hernan@terramarketinggroup.com
To: addyry@yahoo.com
Cc: curtis@terramarketinggroup.com; Peter Graver
Subject: Closing out the corp
Date: Monday, August 09, 2010 4:12:55 PM

Hi Adam,

I just wanted to give you a quick email to let you know that we are getting near to closing the corp for Sphere Media. However, we still haven't got any approvals on the new corp and until we get some we will still need your help to keep us going over the next few weeks while we get a bank for the new company.

Also, to thank you for the continued support I have approved another \$1000 to be wired to you later this week.

As I stated before your continued support has been a huge help to us,

Sincerely,

Hernan Orlegon-Rico

PWG 0000128

From: Joel Sechrist
To: herman@terramarketinggroup.com
Cc: "Peter Greer"
Subject: Signed Completed Sphere UK Corp Request
Date: Monday, August 09, 2010 12:53:19 PM
Attachments: Signed Completed Sphere Corp Request.pdf

You should be able to edit any of the fields that you may want to change the information on.

PWG 0000129

From: Erik.J.Tadje@wellsfargo.com
To: pwgbroker@gmail.com
Cc: heman@terramarketinggroup.com
Subject: Sphere Media
Date: Monday, August 02, 2010 12:33:43 PM
Attachments: [document2010-08-02-122908.pdf](#)

The letter for Sphere is attached. Let me know if you need anything else.

Erik J. Tadje
Wells Fargo Business Banking
AVP and Relationship Manager
Phone 801-234-4237
Cell 801-360-4258
Fax 801-225-0994
MAC U1121-010

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message. Thank you for your cooperation.

PWG 0000133

From: addyrv@yahoo.com
To: hernan@terramarketinggroup.com
Cc: pwebroker@gmail.com
Subject: The passport is in!
Date: Thursday, July 29, 2010 8:26:38 PM
Attachments: [Passport Scan 001.JPG](#)

Here is a quick scan of my passport. Is there anything else you need?

--Adam

--- On Fri, 7/23/10, hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Letter sent to Maureen
To: addyrv@yahoo.com
Date: Friday, July 23, 2010, 11:38 AM

Hi Adam,

Quick FYI, I called her bluff, I'm sure they will not push as they are legally obligated to give us our reserve in 6 more months. And a typical lawsuit takes months to create, I'm sure she will contact me and will be more than happy to help us. However, if she calls you, tell her you're no longer able to discuss this and it's between her and Enrique via email (I do this to keep track of any convos we have in-case we actually need to go to court).

Thanks,

Hernan

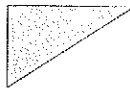
Hi Maureen,

I have spoken to Adam and as he has informed me of your intent to pursue all appropriate legal remedies against our company. Due to this recent intent on your behalf, Adam will no longer be dealing with this concern and I ask you to send all communications to us via email. Also, I will need your lawyers' contact details and they will deal with this concerns from now on.

All we need is a simple explanation regarding the TMF, you also are holding more than a million dollars in reserves which can easily cover the debts on the account, we could have worked this better, however you chose this route. Please contact me with your legal info ASAP.

Regards,

Enrique Fuentes



PWG 0000134

From: hernan@terramarketinggroup.com
To: Peter Graver
Subject: FW: Sphere Media - Swipe bids - corp docs
Date: Friday, July 23, 2010 1:09:35 PM
Attachments: [Operating Agreement - Sphere Media - 7-23-10.doc](#)
[Certificate of LLC Membership Units Ownership - Adam Sechrist.pdf](#)
[Sphere Media LLC Membership Certificate.pdf](#)

Peter,

Please have Adam sign these today and email them to me ASAP, we need this to set up the MID whgich will take MC,

Thanks,

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Sent: Friday, July 23, 2010 1:06pm
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Subject: Sphere Media - Swipe bids - corp docs

Hi Hernan,

Attached you will find the Operating Agreement, Certificate of LLC Membership Units Ownership, and Membership Certificate for Sphere Media LLC.

Please have Adam sign these ASAP and return them to us today.

Thank You,

Jocko Nesbitt
jocko@merchantpayonline.com
www.merchantpayonline.com
305-531-0777

PWG 0000139

From: [Hernan Ortega-Rico](#)
To: [<addyry@yahoo.com>](mailto:addyry@yahoo.com)
Cc: [Peter Graver](#)
Subject: Re: Sphere Media
Date: Thursday, July 22, 2010 7:15:13 PM

By the way I'll confirm the address in the morning I'm currently away from my computer,

Thanks again,

Hernan

Sent from my iPhone

On 2010-07-22, at 6:37 PM, [<addyry@yahoo.com>](mailto:addyry@yahoo.com) wrote:

Thanks, Hernan. I apologize for the delay in getting this document and the notarized copies of my DL. That's my first item for tomorrow. Peter, you said to FedEx them to you--can you confirm your address, please?

Also, I've received a number of phone messages regarding Swipebids et al. Please advise if these are people whose calls I should return, or if they should deal with you guys/Enrique:

- 1) Joe Emmeck(?) - attorney on behalf of Vision Bankcard and Keith Gephart of Offspring Financial. His (Joe's) number is 801-805-9078
- 2) Jeff Savett(?) and/or John Kramer from Alternative Merchant Processing. Jeff's cell number is 201-245-4545; John's number is 888-505-2273x218
- 3) I received a package (and multiple more phone calls) from our good friend Maureen at First Data. The package merely contains a letter stating they "intend to pursue all appropriate legal remedies against [me] individually to recover any losses incurred as a result of the processing relationship," among other things. I haven't been home to answer any of her phone calls.

Adam

--- On **Tue, 7/20/10**, hernan@terramarketinggroup.com
[<hernan@terramarketinggroup.com>](mailto:hernan@terramarketinggroup.com) wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Re: Sphere Media
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Tuesday, July 20, 2010, 10:35 AM

Hi Adam,

Here is the PDF version, as for Maureen, she is just using scare tactics, legally there is nothing they can hold the signer responsible for, its all on the companies end and that's why they have a reserve to withdraw money from.

We have already been in communication via email with Maureen, she her self told us that they are holding funds for us, more than enough to cover the charges. The next time she calls tell her to continue dealing with Enrique via email, his a busy guy but email is the best way to reach him. Also, tell them that we have accounting records showing that they have more than enough in reserves that they can draw from at any time, if they have more concerns to directly contact accounting via Enrique's email.

With any luck the bank will just draw from the reserves by end of this month.

Regards,

Hernan

-----Original Message-----

From: addyry@yahoo.com

Sent: Monday, July 19, 2010 8:11pm

To: hernan@terramarketinggroup.com

Cc: "Peter Graver" <pwgbroker@gmail.com>

Subject: Re: Sphere Media

Hernan, I'm happy to do this, but could you please send this as a pdf, as my version of Word isn't reading the document properly (it's showing up as pure gibberish).

Also, Maureen from First Data continues to hound me, reminding me that I'm "personally financially responsible" for all the transaction issues on their end. Do we have a time frame for when this could possibly be resolved? Is there anything I can do on this front? Thanks.

--Adam

--- On **Mon, 7/19/10**, hernan@terramarketinggroup.com <hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com

<hernan@terramarketinggroup.com>

Subject: Sphere Media

To: addyry@yahoo.com

Cc: "Peter Graver" <pwgbroker@gmail.com>

Date: Monday, July 19, 2010, 8:19 PM

Hi Adam,

PWG 0000141

I got great news, I believe we have found a new signer so with any luck we will begin the process of removing you from the company hopefully by end of July and with any luck the new signer will be signing late Aug.

With that said we might still need your help on some things as some contracts might still have your name and thus we might need your help in getting them dissolved, so I am working with my boss to get you paid for as long as it takes while we get all these contracts taken care of.

With that said, can you please sign this one last app for Sphere (I hope its the last one) as we need this offshore MID finalized this week.

Thank you again for all the patience and support,

Regards,

Herman

PWG 0000142

From: [Hernan Ortega-Rico](#)
To: addyry@yahoo.com
Cc: [Peter Graver](#)
Subject: Re: Sphere Media
Date: Thursday, July 22, 2010 7:14:19 PM

Hi Adam,

I'm really loving Maureen, I'm thinking I'll call her bluff by having our lawyer contact her, please send me what ever she sent you, she seems worse than a bad date. As for the other I will contact them tomorrow as well,

Thank you for the continued support,

Hernan
Sent from my iPhone

On 2010-07-22, at 6:37 PM, addyry@yahoo.com wrote:

Thanks, Hernan. I apologize for the delay in getting this document and the notarized copies of my DL. That's my first item for tomorrow. Peter, you said to FedEx them to you--can you confirm your address, please?

Also, I've received a number of phone messages regarding Swipebids et al. Please advise if these are people whose calls I should return, or if they should deal with you guys/Enrique:

- 1) Joe Emmeck(?) - attorney on behalf of Vision Bankcard and Keith Gephart of Offspring Financial. His (Joe's) number is 801-805-9078
- 2) Jeff Savett(?) and/or John Kramer from Alternative Merchant Processing. Jeff's cell number is 201-245-4545; John's number is 888-505-2273x218
- 3) I received a package (and multiple more phone calls) from our good friend Maureen at First Data. The package merely contains a letter stating they "intend to pursue all appropriate legal remedies against [me] individually to recover any losses incurred as a result of the processing relationship," among other things. I haven't been home to answer any of her phone calls.

Adam

--- On Tue, 7/20/10, hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Re: Sphere Media
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Tuesday, July 20, 2010, 10:35 AM

Hi Adam,

Here is the PDF version, as for Maureen, she is just using scare tactics, legally there is nothing they can hold the signer responsible for, its all on the companies end and that's why they have a reserve to withdraw money from.

We have already been in communication via email with Maureen, she her self told us that they are holding funds for us, more than enough to cover the charges. The next time she calls tell her to continue dealing with Enrique via email, his a busy guy but email is the best way to reach him. Also, tell them that we have accounting records showing that they have more than enough in reserves that they can draw from at any time, if they have more concerns to directly contact accounting via Enrique's email.

With any luck the bank will just draw from the reserves by end of this month.

Regards,

Hernan

-----Original Message-----

From: addyry@yahoo.com
Sent: Monday, July 19, 2010 8:11pm
To: hernan@terramarketinggroup.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Subject: Re: Sphere Media

Hernan, I'm happy to do this, but could you please send this as a pdf, as my version of Word isn't reading the document properly (it's showing up as pure gibberish).

Also, Maureen from First Data continues to hound me, reminding me that I'm "personally financially responsible" for all the transaction issues on their end. Do we have a time frame for when this could possibly be resolved? Is there anything I can do on this front? Thanks.

--Adam

--- On **Mon, 7/19/10**, hernan@terramarketinggroup.com <hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Sphere Media
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Monday, July 19, 2010, 8:19 PM

Hi Adam,

I got great news, I believe we have found a new signer so with any luck we will begin the process of removing you from the company hopefully by end of July and with any luck the new signer will be signing late Aug.

With that said we might still need your help on some things as some contracts might still have your name and thus we might need your help in getting them dissolved, so I am working with my boss to get you paid for a long as it takes while we get all these contracts taken care of.

With that said, can you please sign this one last app for Sphere (I hope its the last one) as we need this offshore MID finalized this week.

Thank you again for all the patience and support,

Regards,

Heman

PWG 0000145

From: addyry@yahoo.com
To: hernan@terramarketinggroup.com
Cc: Peter Graver
Subject: Re: Sphere Media
Date: Thursday, July 22, 2010 6:37:02 PM

Thanks, Hernan. I apologize for the delay in getting this document and the notarized copies of my DL. That's my first item for tomorrow. Peter, you said to FedEx them to you--can you confirm your address, please?

Also, I've received a number of phone messages regarding Swipebids et al. Please advise if these are people whose calls I should return, or if they should deal with you guys/Enrique:

- 1) Joe Emmeck(?) - attorney on behalf of Vision Bankcard and Keith Gephart of Offspring Financial. His (Joe's) number is 801-805-9078
- 2) Jeff Savett(?) and/or John Kramer from Alternative Merchant Processing. Jeff's cell number is 201-245-4545; John's number is 888-505-2273x218
- 3) I received a package (and multiple more phone calls) from our good friend Maureen at First Data. The package merely contains a letter stating they "intend to pursue all appropriate legal remedies against [me] individually to recover any losses incurred as a result of the processing relationship," among other things. I haven't been home to answer any of her phone calls.

Adam

--- On Tue, 7/20/10, hernan@terramarketinggroup.com <hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Re: Sphere Media
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Tuesday, July 20, 2010, 10:35 AM

Hi Adam,

Here is the PDF version, as for Maureen, she is just using scare tactics, legally there is nothing they can hold the signer responsible for, its all on the companies end and that's why they have a reserve to withdraw money from.

We have already been in communication via email with Maureen, she her self told us that they are holding funds for us, more than enough to cover the charges. The next time she calls tell her to continue dealing with Enrique via email, his a busy guy but email is the best way to reach him. Also, tell them that we have accounting records showing that they have more than enough in reserves that they can draw from at any time, if they have more concerns to directly contact accounting via Enrique's email.

With any luck the bank will just draw from the reserves by end of this month.

Regards,

PWG 0000146

Hernan

-----Original Message-----

From: addyry@yahoo.com
Sent: Monday, July 19, 2010 8:11pm
To: hernan@terramarketinggroup.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Subject: Re: Sphere Media

Hernan, I'm happy to do this, but could you please send this as a pdf, as my version of Word isn't reading the document properly (it's showing up as pure gibberish).

Also, Maureen from First Data continues to hound me, reminding me that I'm "personally financially responsible" for all the transaction issues on their end. Do we have a time frame for when this could possibly be resolved? Is there anything I can do on this front? Thanks.

--Adam

--- On **Mon, 7/19/10**, **hernan@terramarketinggroup.com** <hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Sphere Media
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Monday, July 19, 2010, 8:19 PM

Hi Adam,

I got great news, I believe we have found a new signer so with any luck we will begin the process of removing you from the company hopefully by end of July and with any luck the new signer will be signing late Aug.

With that said we might still need your help on some things as some contracts might still have your name and thus we might need your help in getting them dissolved, so I am working with my boss to get you paid for as long as it takes while we get all these contracts taken care of.

With that said, can you please sign this one last app for Sphere (I hope its the last one) as we need this offshore MID finalized this week.

Thank you again for all the patience and support,

Regards,

PWG 0000147

Hernan

PWG 0000148

From: heman@terramarketinggroup.com
To: [Peter Graver](#)
Subject: RE: Reference Letter on Adam
Date: Thursday, July 22, 2010 8:38:18 AM

Hi Peter,

As long as the letter mentions that they do in fact have a bank account in good standing for Sphere media. We might need one from his personal bank as well just saying that he has been banking there for years.

As for the LLC, that's great news, Ill get on the phone with bank and provide them with details. Also, has the DL been fedex yet? and when will we get a final yes fro signers. Jesse suggested the corp in Vegas... maybe a good idea but I don't know much about setting it up there.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Wednesday, July 21, 2010 3:42pm
To: heman@terramarketinggroup.com
Subject: RE: Reference Letter on Adam

Please give me a format for the reference letter and banker said he will see if it is within guidelines. Also what was the email you sent me on shares for sphere I cant find it and spoke to lawyer and he made it clear to me that within a LLC there is no declaration of stocks or shares.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Monday, July 19, 2010 2:13 PM
To: Peter Graver
Subject: Reference Letter on Adam

Hey Peter,

Can we get a reference letter from the bank about Adam and Swipe,

Thanks ,

Hernan

PWG 0000153

From: Dustin Spearman
To: heman@terramarketinggroup.com; "Mike Stef"
Cc: "Jesse Williams"; "Peter Grayer"; "Joel Sechrest"; nathan@vantagepayments.com
Subject: ACCOUNT LIVE- Sphere Media -<http://www.swipebids.com>
Date: Wednesday, July 21, 2010 5:24:44 PM

Hi All,

The account is now live. You can begin running transactions once you've plugged it in to NMI and tested it. I'll be available anytime if you run in to any issues and I'll keep an eye on the account tonight to make sure everything's smooth on our end.

Please complete the site to submit to the processor as soon as possible and make sure to integrate the Quick Pay API, add the EU address on the credit card page, terms and conditions, and contact us page, as well as the other requirements listed in my previous email.

This is a great solution, and I want to make sure the account is set up right so it will be long term.

Please let me know if you have any further questions

Thanks,

Dustin-

PWG 0000154

From: Dustin Sparman
To: "Peter Graver"
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>
Date: Wednesday, July 21, 2010 4:10:25 PM
Attachments: DOC072110.pdf

Can you please re initial this page? The rates were the old rates. It's ready to go live as soon as I get this back.

D

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Wednesday, July 21, 2010 2:51 PM
To: 'Dustin Sparman'
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>

From: Dustin Sparman [mailto:dustin@vantagepayments.com]
Sent: Wednesday, July 21, 2010 3:46 PM
To: 'Peter Graver'
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>

Thanks, still need contract.

D

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Wednesday, July 21, 2010 2:44 PM
To: hernan@terramarketinggroup.com; 'Dustin Sparman'
Cc: admin@vantagepayments.com
Subject: FW: Account Approval- Swipebids -<http://www.swipebids.com>

Sorry, here is the form actually attached..

Your account is approved for VISA only for the time being. Assuming things cool down with MasterCard and the account performs well we'll look at turning on MC in the next 30 days. I have attached the contract and pricing sheet. Please sign and send back to me. Hernan, the pricing has been increased to 6.5% for processing. This was the processors decision after researching swipebids and being made aware of the MC issues. Again, if the account performs well I'll look at getting this reduced 1%. This was just relayed to me this morning after our call so I apologize for the change, I've been "negotiating" with them all morning. As soon as I receive the signed agreement I will activate the account.

Merchant discount Rate: 6.5%

PWG 0000155

Set Up fee:	Waived
Monthly Maintenance fee:	Waived
Transaction fee:	\$.38
Refund Fee:	\$.65 (processor minimum)
Chargeback Fee:	\$32.50 (processor minimum)
Retrieval Fee:	\$2.00
Reserve:	10%/6Month rolling reserve
Wire fee:	\$45

Additionally, the payout terms are weekly, 10 days in arrears. The processing week is Saturday through Friday and you are paid the following Wednesday. (Payout Schedule attached)

The processor will require tracking numbers for this account if applicable. We'll need to make sure and provide once weekly. Let me know how you would prefer to relay the info.

I will inquire on whether or not they will need tracking info on the auctions that are won, I don't think so considering they are buying bids as a package vs. individual products.

Please complete the bank account details form and return to admin@vantagepayments.com, they will not wire to any account listed on your original application. All accounts must have SWIFT Codes, please contact your banking institution if you are unaware of your banks SWIFT code.

For your virtual terminal transactions, you must supply the following information to complete a successful transaction.

Cardholder Name
Cardholder Billing Address
Cardholder Phone Number
Cardholder email address
Card number
CVV2 Code
Expiration Date

If any information is omitted, the transaction will be scrubbed by our system. All items such as phone number and email address cannot be generic, they must be unique to each transaction.

Also, we have some bank compliance items outlined below that we would like you to complete in order to activate your account. Please contact Derek Baehr for technical assistance regarding the compliance items. He can activate your account once all the items are completed.

For account activation or technical assistance please contact Dustin Sparman

Compliance items needed for the website:

PWG 0000156

Your billing descriptor will read AW- www.swipebids.com 888-541-0915

Please add a statement such as "Your credit card statement will read AW-

swipebids.com18885410915" to inform the customer what will appear on their credit card statement.

During the purchase process customers must be notified via checkout and email receipt of the billing descriptor. Can you provide a copy of your email receipt please.

Please have the refund policy stated on the checkout page or have a link to it.

Please add the "Payments by Allied Wallet" logo to the "checkout" page and "contact us" ((AW LOGO.GIF))

Please add the company address and a customer service phone number to the checkout page and the email receipt

We cannot take your account live until you post your contact information, terms and conditions, delivery methods, and refund policy.

You must have an EU registered company to process with this processor. Please provide me with EU/UK incorporation documents and make sure the REGISTERED ADDRESS is posted on your site.

If you do not have one you can get one relatively quickly by following the link below. This will not stop you from processing, we just need it on file prior to being paid out.

http://www.fletcherkennedy.com/incorporate/order_allied_wallet.html

MIKE IMPORTANT*** the site that you are submitting to Allied Wallet must have the QUICK PAY API (attached) integrated and functional per Visa Europe regulations. Please Integrate the API and test it as well as make sure all compliances above are met. These requirements are mandatory per their Third Party Processing contract with the acquiring bank and associations. I spoke to Hernan about this earlier but feel free to call me to discuss.

You will need the below information to integrate:

Your Merchant ID is : d0e0eb20-151b-4f29-898e-b9fcb79d55b4

Your Website ID is : 6b5e14b9-4445-41b3-8b59-9b93288b5c7d

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

Vantage Payments has provisioned Allied Wallet in to our third party gateway (NMI) the cost per

PWG 0000157

transaction for the service is \$.15 for authorized transactions and refunds. Vantage will set an account up and forward you login details.

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

After your account has been activated for ALL inquiries pertaining to your merchant account please email admin@vantagepayments.com and our merchant support team will assist you in a timely matter.

As soon as the updates are made we will activate the account. I will send you the NMI details shortly.

Please call me if you have any questions.

Thanks,

VANTAGE

PAYMENTS

Dustin Sparman

dustin@vantagepayments.com

www.vantagepayments.com

[P] 480-609-5730 X 2151 | [M] 480-766-9163 | [F] 866-316-9993



Please consider the environment before printing this email

This message is for the designated recipient only and may contain privileged, proprietary, or otherwise private information. If you have received it in error, please notify the sender immediately and delete the original. Any other use of the email by you is prohibited.

PWG 0000158

From: Dustin Sparman
To: "Peter Graver"
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>
Date: Wednesday, July 21, 2010 3:45:22 PM

Thanks, still need contract.

D

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Wednesday, July 21, 2010 2:44 PM
To: hernan@terramarketinggroup.com; 'Dustin Sparman'
Cc: admin@vantagepayments.com
Subject: FW: Account Approval- Swipebids -<http://www.swipebids.com>

Sorry, here is the form actually attached..

Your account is approved for VISA only for the time being. Assuming things cool down with MasterCard and the account performs well we'll look at turning on MC in the next 30 days. I have attached the contract and pricing sheet. Please sign and send back to me. Hernan, the pricing has been increased to 6.5% for processing. This was the processors decision after researching swipebids and being made aware of the MC issues. Again, if the account performs well I'll look at getting this reduced 1%. This was just relayed to me this morning after our call so I apologize for the change, I've been "negotiating" with them all morning. As soon as I receive the signed agreement I will activate the account.

Merchant discount Rate:	6.5%
Set Up fee:	Waived
Monthly Maintenance fee:	Waived
Transaction fee:	\$.38
Refund Fee:	\$.65 (processor minimum)
Chargeback Fee:	\$32.50 (processor minimum)
Retrieval Fee:	\$2.00
Reserve:	10%/6Month rolling reserve
Wire fee:	\$45

Additionally, the payout terms are weekly, 10 days in arrears. The processing week is Saturday through Friday and you are paid the following Wednesday. (Payout Schedule attached)

The processor will require tracking numbers for this account if applicable. We'll need to make sure and provide once weekly. Let me know how you would prefer to relay the info.

I will inquire on whether or not they will need tracking info on the auctions that are won, I don't think so considering they are buying bids as a package vs. individual products.

PWG 0000159

Please complete the bank account details form and return to admin@vantagepayments.com, they will not wire to any account listed on your original application. All accounts must have SWIFT Codes, please contact your banking institution if you are unaware of your banks SWIFT code.

For your virtual terminal transactions, you must supply the following information to complete a successful transaction.

Cardholder Name
Cardholder Billing Address
Cardholder Phone Number
Cardholder email address
Card number
CVV2 Code
Expiration Date

If any information is omitted, the transaction will be scrubbed by our system. All items such as phone number and email address cannot be generic, they must be unique to each transaction.

Also, we have some bank compliance items outlined below that we would like you to complete in order to activate your account. Please contact Derek Baehr for technical assistance regarding the compliance items. He can activate your account once all the items are completed.

For account activation or technical assistance please contact Dustin Sparman

Compliance items needed for the website:

Your billing descriptor will read AW- www.swipebids.com 888-541-0915

Please add a statement such as "Your credit card statement will read AW-

www.swipebids.com18885410915" to inform the customer what will appear on their credit card statement.

During the purchase process customers must be notified via checkout and email receipt of the billing descriptor. Can you provide a copy of your email receipt please.

Please have the refund policy stated on the checkout page or have a link to it.

Please add the "Payments by Allied Wallet" logo to the "checkout" page and "contact us" ((AW LOGO.GIF))

Please add the company address and a customer service phone number to the checkout page and the email receipt

We cannot take your account live until you post your contact information, terms and conditions, delivery methods, and refund policy.

You must have an EU registered company to process with this processor. Please provide me with EU/UK incorporation documents and make sure the REGISTERED ADDRESS is posted on your site.

If you do not have one you can get one relatively quickly by following the link below. This will not stop you from processing, we just need it on file prior to being paid out.

http://www.fletcherkennedy.com/incorporate/order_allied_wallet.html

MIKE IMPORTANT*** the site that you are submitting to Allied Wallet must have the QUICK PAY API (attached) integrated and functional per Visa Europe regulations. Please integrate the API and test it as well as make sure all compliances above are met. These requirements are mandatory per their Third Party Processing contract with the acquiring bank and associations. I spoke to Hernan about this earlier but feel free to call me to discuss.

You will need the below information to integrate:

Your Merchant ID is : d0e0eb20-151b-4f29-898e-b9fcb79d55b4

Your Website ID is : 6b5e14b9-4445-41b3-8b59-9b93288b5c7d

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

Vantage Payments has provisioned Allied Wallet in to our third party gateway (NMI) the cost per transaction for the service is \$.15 for authorized transactions and refunds. Vantage will set an account up and forward you login details.

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

After your account has been activated for ALL inquires pertaining to your merchant account please email admin@vantagepayments.com and our merchant support team will assist you in a timely matter.

PWG 0000161

As soon as the updates are made we will activate the account. I will send you the NMI details shortly.

Please call me if you have any questions.

Thanks,

VANTAGE

— PAYMENTS

Dustin Sparman

dustin@vantagepayments.com

www.vantagepayments.com

[P] 480-600-5730 X 2151 | [M] 480-766-9163 | [F] 866-316-9993



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PWG 0000162

From: Dustin Sparrman
To: "Dustin Sparrman"; herman@terramarketinggroup.com; "Mike Steer"
Cc: "Jesse Willms"; "Peter Graver"; "Joel Sechrist"; nathan@vantagepayments.com
Subject: Account Approval- Swipebids -<http://www.swipebids.com>
Date: Wednesday, July 21, 2010 12:27:44 PM
Attachments: AlliedWallet_QuickPay_API_v1.14.pdf
AlliedWallet_BankAccountDetailsForm.pdf
Allied Payment Schedule2010.pdf
AWLOGO.GIF

Jesse/Hernan/Mike

Your account is approved for VISA only for the time being. Assuming things cool down with MasterCard and the account performs well we'll look at turning on MC in the next 30 days. I have attached the contract and pricing sheet. Please sign and send back to me. Hernan, the pricing has been increased to 6.5% for processing. This was the processors decision after researching swipebids and being made aware of the MC issues. Again, if the account performs well I'll look at getting this reduced 1%. This was just relayed to me this morning after our call so I apologize for the change, I've been "negotiating" with them all morning. As soon as I receive the signed agreement I will activate the account.

Merchant discount Rate:	6.5%
Set Up fee:	Waived
Monthly Maintenance fee:	Waived
Transaction fee:	\$.38
Refund Fee:	\$.65 (processor minimum)
Chargeback Fee:	\$32.50 (processor minimum)
Retrieval Fee:	\$2.00
Reserve:	10%/6Month rolling reserve
Wire fee:	\$45

Additionally, the payout terms are weekly, 10 days in arrears. The processing week is Saturday through Friday and you are paid the following Wednesday. (Payout Schedule attached)

The processor will require tracking numbers for this account if applicable. We'll need to make sure and provide once weekly. Let me know how you would prefer to relay the info.

I will inquire on whether or not they will need tracking info on the auctions that are won, I don't think so considering they are buying bids as a package vs. individual products.

Please complete the bank account details form and return to admin@vantagepayments.com, they will not wire to any account listed on your original application. All accounts must have SWIFT Codes, please contact your banking institution if you are unaware of your banks SWIFT code.

For your virtual terminal transactions, you must supply the following information to complete a

PWG 0000163

successful transaction.

Cardholder Name
Cardholder Billing Address
Cardholder Phone Number
Cardholder email address
Card number
CVV2 Code
Expiration Date

If any information is omitted, the transaction will be scrubbed by our system. All items such as phone number and email address cannot be generic, they must be unique to each transaction.

Also, we have some bank compliance items outlined below that we would like you to complete in order to activate your account. Please contact Derek Baehr for technical assistance regarding the compliance items. He can activate your account once all the items are completed.

For account activation or technical assistance please contact Dustin Sparman

Compliance items needed for the website:

Your billing descriptor will read AW- www.swipebids.com 888-541-0915

Please add a statement such as "Your credit card statement will read AW-swipebids.com18885410915" to inform the customer what will appear on their credit card statement.

During the purchase process customers must be notified via checkout and email receipt of the billing descriptor. Can you provide a copy of your email receipt please.

Please have the refund policy stated on the checkout page or have a link to it.

Please add the "Payments by Allied Wallet" logo to the "checkout" page and "contact us" ((AW LOGO.GIF))

Please add the company address and a customer service phone number to the checkout page and the email receipt

We cannot take your account live until you post your contact information, terms and conditions, delivery methods, and refund policy.

You must have an EU registered company to process with this processor. Please provide me with EU/UK incorporation documents and make sure the REGISTERED ADDRESS is posted on your site.

If you do not have one you can get one relatively quickly by following the link below. This will not stop you from processing, we just need it on file prior to being paid out.

http://www.fletcherkennedy.com/incorporate/order_allied_wallet.html

PWG 0000164

MIKE IMPORTANT*** the site that you are submitting to Allied Wallet must have the QUICK PAY API (attached) integrated and functional per Visa Europe regulations. Please Integrate the API and test it as well as make sure all compliances above are met. These requirements are mandatory per their Third Party Processing contract with the acquiring bank and associations. I spoke to Hernan about this earlier but feel free to call me to discuss.

You will need the below information to integrate:

Your Merchant ID is : d0e0eb20-151b-4f29-898e-b9fcb79d55b4

Your Website ID is : 6b5e14b9-4445-41b3-8b59-9b93288b5c7d

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

Vantage Payments has provisioned Allied Wallet in to our third party gateway (NMI) the cost per transaction for the service is \$.15 for authorized transactions and refunds. Vantage will set an account up and forward you login details.

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

After your account has been activated for ALL inquires pertaining to your merchant account please email admin@vantagepayments.com and our merchant support team will assist you in a timely matter.

As soon as the updates are made we will activate the account. I will send you the NMI details shortly.

Please call me if you have any questions.

Thanks,

PWG 0000165

VANTAGE

PAYMENTS

Dustin Sparman

dustin@vantagepayments.com

www.vantagepayments.com

[P] 480-609-5730 X 2151 | [M] 480-766-9163 | [F] 866-316-9993



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PWG 0000166

From: addyry@yahoo.com
To: hernan@terramarketinggroup.com
Cc: Peter Graver
Subject: Re: Bank calls
Date: Friday, July 16, 2010 11:16:00 AM

Just got another call from Maureen at First Data. She gave me her email address, if that's easier for you guys. It's maureen.feron@firstdata.com

--Adam

--- On Fri, 7/16/10, hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Re: Bank calls
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Friday, July 16, 2010, 10:29 AM

Hey Adam,

Thank you for the feedback, we are already working with Keith, and First Data is currently owing us money as well so we are in the process of getting this take care of as well.

Thanks,

Hernan

-----Original Message-----

From: addyry@yahoo.com
Sent: Friday, July 16, 2010 8:19am
To: hernan@terramarketinggroup.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Subject: Re: Bank calls

Gentlemen:

Here are the calls I got yesterday:

Maureen - First Data - says there are over \$500k in transactions being bounced, etc. Her number is 631-683-6973.

Keith - Offspring Fin'l (I imagine this is taken care of with my utility bill and notarized DL). If you don't already have it, his number is 805-341-2437.

Adam R. Sechrist
100 Dew Drop Ct
York, PA 17403
(717) 741-0148

PWG 0000171

From: hernan@terramarketinggroup.com
To: addyv@yahoo.com
Cc: [Peter Graver](#)
Subject: Bank calls
Date: Thursday, July 15, 2010 9:33:50 AM

Hey Adam,

I wanted to let you know that we already started the process of looking for a new signer, also I wanted to give you some heads up incase any of the banks call you asking for details, please let them know that you are in a meeting, but will call them back shortly, then call us so we can get in touch with them.

Thanks!

Hernan

PWG 0000181

From: hernan@terramarketinggroup.com
To: Peter Graver
Subject: FW: RE: Swipebids Terms & Conditions page - Address Change
Date: Tuesday, July 13, 2010 1:45:28 PM
Attachments: [Meritus Account Change Form.pdf](#)

Hey Peter,

Can you please have Adam sign this, the bank is freaking out that we changed address and did not tell them,

Regards,

Hernan

-----Original Message-----

From: enrique@spheremediaonline.com
Sent: Tuesday, July 13, 2010 1:41pm
To: hernan@terramarketinggroup.com
Subject: FW: RE: Swipebids Terms & Conditions page - Address Change

-----Original Message-----

From: "Jeff Dunn" <jdunn@merituspayment.com>
Sent: Tuesday, July 13, 2010 3:33pm
To: simon@terramarketinggroup.com
Cc: enrique@spheremediaonline.com
Subject: RE: Swipebids Terms & Conditions page - Address Change

Form is now attached. Sorry.

From: Jeff Dunn
Sent: Tuesday, July 13, 2010 12:33 PM
To: 'simon@terramarketinggroup.com'
Cc: 'enrique@spheremediaonline.com'
Subject: RE: Swipebids Terms & Conditions page - Address Change
Importance: High

Hi Simon,

Can you please complete the attached form today so that we can formally update the address on your account to the following?

Sphere Media, LLC

9980 South 200 West, Suite 200

PWG 0000184

Sandy, UT 84070

Ryan Sachrist or the account contact (Enrique Fuentes) needs to sign and date the form. The new address should be added on the top left side of the form into the Business Address and City/State/Zip fields. Please also make sure that the "Yes" is circled next to UPDATE on the top section. Please also enter the Contact Name/Phone and provide the main items that identify your account (see below):

Legal Business Name: Sphere Media, LLC

Doing Business as: Swipebids.com

MID#: 513484010800001

Along with the completed form, please also attach a supporting document (corporate filing, lease, utility bill, etc.) that will tie Swipebids to the new address.

Thanks,
Jeff Dunn

From: simon@terramarketinggroup.com [mailto:simon@terramarketinggroup.com]
Sent: Tuesday, July 13, 2010 12:12 PM
To: Jeff Dunn
Subject: RE: Swipebids Terms & Conditions page - Address Change

Hi Jeff,

The address has in fact changed. Hernan will be getting in touch to get the address changed etc. as he handles all such issues.

Thanks.

S.K.

-----Original Message-----

From: "Jeff Dunn" <jdunn@merltuspayment.com>
Sent: Tuesday, July 13, 2010 1:04pm
To: simon@terramarketinggroup.com
Subject: Swipebids Terms & Conditions page - Address Change

PWG 0000185

Hi Simon,

The bank is questioning why the address has changed on the Terms and Conditions page (http://www.swipebids.com/content.php?content_id=NA==). It was changed to that Sandy, UT address again. The address we have on the application is below:

Sphere Media, LLC

906 West 400 South

Orem, UT 84058

Unless you have changed your business location, we need the address above to be reflected on your website. If it has changed, we will ask that Swipebids to submit an account change form. Can you please let me know once corrected? Thanks!

Jeff Dunn

Director of Risk Management

Meritus Payment Solutions

Office: (888) 851-7558

Fax: (714) 242-6710

jdunn@merituspayment.com <<mailto:youremail@merituspayment.com>>

www.merituspayment.com <<http://www.merituspayment.com/>>

mpslogo

The information contained in this transmission may contain privileged and confidential information. It is intended only for the use of the addressee. If the person actually receiving this communication or any other reader of the communication is not the named recipient, or the employee or agent responsible to deliver it to the recipient, any use, dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by return e-mail, and destroy this communication and all copies thereof, including all attachments.

PWG 0000186

From: addyry@yahoo.com
To: hernan@terramarketinggroup.com
Cc: Peter Graver
Subject: Re: Signor
Date: Friday, July 09, 2010 1:56:46 PM

Thank you Hernan, for your understanding. I am in the process of getting the passport; however, Pennsylvania is raising their passport fee this coming Tuesday, so practically everyone in the state is trying to either get one or renew their existing one before then, making it difficult to get to the final stage. I will continue to work to get this done.

Thanks,

Adam

Adam R. Sechrist
100 Dew Drop Ct.
York, PA 17403
Phone: (717) 741-0148

--- On Fri, 7/9/10, hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com> wrote:

From: hernan@terramarketinggroup.com
<hernan@terramarketinggroup.com>
Subject: Signor
To: addyry@yahoo.com
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Friday, July 9, 2010, 11:40 AM

Hey Adam,

We have already started the process to look for a new signer to take over your role; however, this process will take some time while we get everything up to speed and the switch officially done. In the mean time like we had discuss in the phone, swipebids has been growing well and your decision to pull out came at a very important time in our company, with that said, I am very happy that you decided to stay another 2 months while we get another signer, due to this decision I have been able to talk to my boss and discuss further compensation for you as you have decided to stay until for another 2 months, and to apologize for not talking to you sooner. I have been approved to offer you another \$1000 a month for a total of \$4,000 a month for the next two months.

I hope that this further understanding will help and ensure that you continue to work with us until the end of the 2 months,

I appreciate all your help,

Regards,

Hernan Ortegon

PWG 0000191

From: heman@terramarketgroup.com
To: addyry@yahoo.com
Cc: [Peter Graver](#)
Subject: Signor
Date: Friday, July 09, 2010 9:40:47 AM

Hey Adam,

We have already started the process to look for a new signer to take over your role; however, this process will take some time while we get everything up to speed and the switch officially done. In the mean time like we had discuss in the phone, swipebids has been growing well and your decision to pull out came at a very important time in our company, with that said, I am very happy that you decided to stay another 2 months while we get another signer, due to this decision I have been able to talk to my boss and discuss further compensation for you as you have decided to stay until for another 2 months, and to apologize for not talking to you sooner. I have been approved to offer you another \$1000 a month for a total of \$4,000 a month for the next two months.

I hope that this further understanding will help and ensure that you continue to work with us until the end of the 2 months,

I appreciate all your help,

Regards,

Heman Ortegon

From: Dustin Sparman
To: hernan@terramarketinggroup.com
Cc: "Jesse Willms"; "Peter Graver"; "Joel Sechrist"; nathan@vantagepayments.com
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>
Date: Thursday, July 01, 2010 12:37:46 PM

I can have the account activated immediately after you confirm changes are made one and the processor confirms (today if necessary)

Regarding the gateway, on most processors we charge \$.12 for the gateway but there is additional costs to us to provision Allied as a processor in NMI therefore the rate is \$.15. I'm assuming you guys are already integrated in to NMI correct? If you choose to use our NMI gateway for other processors (FD/GP/etc...) the rate will be \$.12 we are the only agent that I know of that is integrated with Allied and they prefer that all accounts run through our gateway.

D

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Thursday, July 01, 2010 10:41 AM
To: Dustin Sparman
Cc: 'Jesse Willms'; 'Peter Graver'; 'Joel Sechrist'; nathan@vantagepayments.com
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>

Hey Dustin,

I reviewed with Jesse, we can make these changes no problem. However, how quickly can you go live after changes are made and we currently pay 10 cents for gateway fee, can we reduce it to that as well?

Regards,

Hernan

-----Original Message-----

From: "Dustin Sparman" <dustin@vantagepayments.com>
Sent: Thursday, July 1, 2010 10:07am
To: hernan@terramarketinggroup.com
Cc: "Jesse Willms" <jd.jesse@yahoo.com>, "Peter Graver" <pwgbroker@gmail.com>, "Joel Sechrist" <joelsechrist@gmail.com>, nathan@vantagepayments.com
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>

Hernan,

The rates are below and the contract was attached to the email that I sent last night. You'll notice in the email I asked to have you fill in the rates as you fill out the contract. The rate sheet is provided on the last page. The signer will need to be the person on the application vs. Jesse.

Please let me know if you need me to send the contract again.

Also, please make sure to read the entire account approval email. There are some very important

PWG 0000205

steps that need to take place prior to account activation.

Thanks,

Dustin-

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Thursday, July 01, 2010 9:04 AM
To: Dustin Sparman
Cc: 'Jesse Willms'; 'Peter Graver'; 'Joel Sechrist'; nathan@vantagepayments.com
Subject: RE: Account Approval- Swipebids -http://www.swipebids.com

Hi Dustin,

We like the Mid, however we havent seen any contracts, can you please send all the documents that break down the fees and terms so that Jesse can sign it,

Thanks,

Hernan

-----Original Message-----

From: "Dustin Sparman" <dustin@vantagepayments.com>
Sent: Wednesday, June 30, 2010 9:18pm
To: "'Jesse Willms'" <jd.jesse@yahoo.com>, hernan@terramarketinggroup.com
Cc: "'Peter Graver'" <pwgbroker@gmail.com>, "'Joel Sechrist'" <joelsechrist@gmail.com>, nathan@vantagepayments.com
Subject: Account Approval- Swipebids -http://www.swipebids.com

Jesse/Hernan

Your account is approved for Direct Integration and Virtual Terminal for MOTO transactions. Please fill out the application and make sure to include the below fees on the last page of the application:

Merchant discount Rate:	5.45%
Set Up fee:	Waived
Monthly Maintenance fee:	Waived
Transaction fee:	\$.38
Refund Fee:	\$.65 (processor minimum)
Chargeback Fee:	\$32.50 (processor minimum)
Retrieval Fee:	\$2.00
Reserve:	10%/6Month rolling reserve
Wire fee:	\$45

Additionally, the payout terms are weekly, 10 days in arrears. The processing week is Saturday through Friday and you are paid the following Wednesday. (Payout Schedule attached)

The processor will require tracking numbers for this account if applicable. We'll need to make sure and provide once weekly. Let me know how you would prefer to relay the info.

I will inquire on whether or not they will need tracking info on the auctions that are won, I

PWG 0000206

don't think so considering they are buying bids as a package vs. Individual products.

Please complete the bank account details form and return to admin@vantagepayments.com, they will not wire to any account listed on your original application. All accounts must have SWIFT Codes, please contact your banking institution if you are unaware of your banks SWIFT code.

Your account types are:

Quick Pay API	N/A
Virtual Terminal	Yes
Direct Integration	Yes

For your virtual terminal transactions, you must supply the following information to complete a successful transaction.

Cardholder Name
Cardholder Billing Address
Cardholder Phone Number
Cardholder email address
Card number
CVV2 Code
Expiration Date

If any information is omitted, the transaction will be scrubbed by our system. All items such as phone number and email address cannot be generic, they must be unique to each transaction.

Also, we have some bank compliance items outlined below that we would like you to complete in order to activate your account. Please contact Derek Baehr for technical assistance regarding the compliance items. He can activate your account once all the items are completed.

For account activation or technical assistance please contact Dustin Sparman

Compliance items needed for the website:

Your billing descriptor will read AW- www.swipebids.com 888-541-0915

Please add a statement such as "Your credit card statement will read AW-

swipebids.com18885410915" to inform the customer what will appear on their credit card statement.

During the purchase process customers must be notified via checkout and email receipt of the billing descriptor. Can you provide a copy of your email receipt please.

Please have the refund policy stated on the checkout page or have a link to it.

Please add the "Payments by Allied Wallet" logo to the "checkout" page and "contact us" ((AW LOGO.GIF))

Please add the company address and a customer service phone number to the checkout page and the email receipt

We cannot take your account live until you post your contact information, terms and conditions, delivery methods, and refund policy.

IMPORTANT*** Considering Allied Wallet requires the above website compliances (Logo, descriptor, etc...) it makes sense to create a sub domain or separate URL to submit for processing. Ex. www.swipe-bids.com to avoid any issues with other processing solutions. These requirements are mandatory per their Third Party Processing contract with the acquiring bank and associations.

Vantage Payments has provisioned Allied Wallet in to our third party gateway (NMI) the cost per transaction for the service is \$.15 for authorized transactions and refunds. Vantage will set an account up and forward you login details. this will bypass the direct integration in to Allied Wallet. The Vantage Payments integration in to Allied Wallet is a direct integration therefore there will not be a third party checkout page, it will be hosted by the merchant

To login to your account:

<https://merchant.381808.com>

USER: swipebids

PASS: asldjfe6t

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

After your account has been activated for ALL inquires pertaining to your merchant account please email admin@vantagepayments.com and our merchant support team will assist you in a timely matter.

As soon as the updates are made we will activate the account. I will send you the NMI details shortly.

Please call me if you have any questions.

Thanks,



Dustin Sparman
dustin@vantagepayments.com

PWG 0000208

www.vantagerepayments.com

[P] 480-609-5730 X 2151 | [M] 480-766-9163 | [F] 866-316-9993



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PWG 0000209

From: hernan@terramarketinggroup.com
To: [Dustin Sparman](#)
Cc: "[Jesse Willms](#)"; "[Peter Graver](#)"; "[Joel Sechrist](#)"; nathan@vantagepayments.com
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>
Date: Thursday, July 01, 2010 11:40:42 AM

Hey Dustin,

I reviewed with Jesse, we can make these changes no problem. However, how quickly can you go live after changes are made and we currently pay 10 cents for gateway fee, can we reduce it to that as well?

Regards,

Hernan

-----Original Message-----

From: "Dustin Sparman" <dustin@vantagepayments.com>
Sent: Thursday, July 1, 2010 10:07am
To: hernan@terramarketinggroup.com
Cc: "[Jesse Willms](#)" <jd.jesse@yahoo.com>, "[Peter Graver](#)" <pwgbroker@gmail.com>, "[Joel Sechrist](#)" <joelsechrist@gmail.com>, nathan@vantagepayments.com
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>

Hernan,

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Please let me know if you need me to send the contract again.

Also, please make sure to read the entire account approval email. There are some very important steps that need to take place prior to account activation.

Thanks,

Dustin-

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Thursday, July 01, 2010 9:04 AM
To: [Dustin Sparman](#)
Cc: "[Jesse Willms](#)"; "[Peter Graver](#)"; "[Joel Sechrist](#)"; nathan@vantagepayments.com
Subject: RE: Account Approval- Swipebids -<http://www.swipebids.com>

Hi Dustin,

We like the Mid, however we havent seen any contracts, can you please send all the documents that break down the fees and terms so that Jesse can sign it,

Thanks,

PWG 0000210

Hernan

-----Original Message-----

From: "Dustin Sparman" <dustin@vantagepayments.com>
Sent: Wednesday, June 30, 2010 9:18pm
To: "Jesse Willms" <jd.jesse@yahoo.com>, hernan@terramarketinggroup.com
Cc: "Peter Graver" <pwgbroker@gmail.com>, "Joel Sechrist" <joelsechrist@gmail.com>, nathan@vantagepayments.com
Subject: Account Approval- Swipebids -http://www.swipebids.com

Jesse/Hernan

Your account is approved for Direct Integration and Virtual Terminal for MOTO transactions. Please fill out the application and make sure to include the below fees on the last page of the application:

Merchant discount Rate:	5.45%
Set Up fee:	Waived
Monthly Maintenance fee:	Waived
Transaction fee:	\$.38
Refund Fee:	\$.65 (processor minimum)
Chargeback Fee:	\$32.50 (processor minimum)
Retrieval Fee:	\$2.00
Reserve:	10%/6Month rolling reserve
Wire fee:	\$45

Additionally, the payout terms are weekly, 10 days in arrears. The processing week is Saturday through Friday and you are paid the following Wednesday. (Payout Schedule attached)

The processor will require tracking numbers for this account if applicable. We'll need to make sure and provide once weekly. Let me know how you would prefer to relay the info.

I will inquire on whether or not they will need tracking info on the auctions that are won, I don't think so considering they are buying bids as a package vs. individual products.

Please complete the bank account details form and return to admin@vantagepayments.com, they will not wire to any account listed on your original application. All accounts must have SWIFT Codes, please contact your banking institution if you are unaware of your banks SWIFT code.

Your account types are:

Quick Pay API	N/A
Virtual Terminal	Yes
Direct Integration	Yes

For your virtual terminal transactions, you must supply the following information to complete a successful transaction.

PWG 0000211

Cardholder Name
Cardholder Billing Address
Cardholder Phone Number
Cardholder email address
Card number
CVV2 Code
Expiration Date

If any information is omitted, the transaction will be scrubbed by our system. All items such as phone number and email address cannot be generic, they must be unique to each transaction.

Also, we have some bank compliance items outlined below that we would like you to complete in order to activate your account. Please contact Derek Baehr for technical assistance regarding the compliance items. He can activate your account once all the items are completed.

For account activation or technical assistance please contact Dustin Sparman

Compliance items needed for the website:

Your billing descriptor will read AW- www.swipebids.com 888-541-0915

Please add a statement such as "Your credit card statement will read AW-swipebids.com18885410915" to inform the customer what will appear on their credit card statement.

During the purchase process customers must be notified via checkout and email receipt of the billing descriptor. Can you provide a copy of your email receipt please.

Please have the refund policy stated on the checkout page or have a link to it.

Please add the "Payments by Allied Wallet" logo to the "checkout" page and "contact us" ((AW LOGO.GIF))

Please add the company address and a customer service phone number to the checkout page and the email receipt

We cannot take your account live until you post your contact information, terms and conditions, delivery methods, and refund policy.

IMPORTANT*** Considering Allied Wallet requires the above website compliances (Logo, descriptor, etc...) it makes sense to create a sub domain or separate URL to submit for processing. Ex. www.swipe-bids.com to avoid any issues with other processing solutions. These requirements are mandatory per their Third Party Processing contract with the acquiring bank and associations.

Vantage Payments has provisioned Allied Wallet in to our third party gateway (NMI) the cost per transaction for the service is \$.15 for authorized transactions and refunds. Vantage will set an account up and forward you login details. this will bypass the direct integration in to Allied Wallet. The Vantage Payments integration in to Allied Wallet is a direct integration therefore there will not be a third party checkout page, it will be hosted by the merchant

PWG 0000212

To login to your account:

<https://merchant.381808.com>

USER: swipebids

PASS: asldjfe6t

For testing you may use the following credit card details:

CC#: 4242424242424242

EXP: 10/10

CVV: 280

After your account has been activated for ALL inquires pertaining to your merchant account please email admin@vantagepayments.com and our merchant support team will assist you in a timely matter.

As soon as the updates are made we will activate the account. I will send you the NMI details shortly.

Please call me if you have any questions.

Thanks,



Dustin Sparman

dustin@vantagepayments.com

www.vantagepayments.com

[P] 480-609-5730 X 2151 | [M] 480-766-9163 | [F] 866-316-9993



Please consider the environment before printing this email

This message is for the designated recipient only and may contain privileged, proprietary, or otherwise private information. If you have received it in error, please notify the sender immediately and delete the original. Any other use of the email by you is prohibited.

PWG 0000213

From: [Hernan Ortega-Rico](#)
To: [Peter Graver](#)
Subject: Re: Missing Info for new apps
Date: Monday, June 07, 2010 10:19:43 AM

CHANGE THE ADDRESS on sphere asap lol I hate this many ppl going to your home

Sent from my iPhone

On 2010-06-07, at 10:09 AM, "Peter Graver" <pwgbroker@gmail.com> wrote:

I will get it all together. And ok thank you. Also a private investigator came by and I will send you her stuff also.

Peter

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, June 07, 2010 9:11 AM
To: Peter Graver
Subject: Missing info for new apps

Hey Peter,

I was gathering the info for the apps I sent you and I noticed I was missing the following:

Brush - Driver licence or pasport of the signer

- Utility bill of the address
- Personal tax return for 2010 or principals personal financial statement for last 2 months
- Void Cheque -wells
- App

NetSoft - Utility Bill

- App

PWG 0000262

Also, I'll be taking to the lawyer today about the police officer at your house, I will keep you posted

Thanks!

Hernan

PWG 0000263

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: Fw: Internet complaint
Date: Friday, June 04, 2010 4:31:33 PM

your tax dollars to work lol

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Friday, June 4, 2010 6:27pm
To: hernan@terramarketinggroup.com
Subject: Re: Fw: internet complaint

Sorry I was just telling you what the cop told me on the phone. He seemed to be confused also when I spoke with him but let me know.

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Fri, 4 Jun 2010 18:25:20 -0400 (EDT)
To: <pwgbroker@gmail.com>
Subject: RE: Fw: Internet complaint

Hey Peter,

Based on this email the officer is not coming from the AG but another agency. I will forward this to the lawyer.

Thanks,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Friday, June 4, 2010 6:20pm
To: "Hernan Oregon-Rico" <hernan@justthinkmedia.com>
Subject: Fw: internet complaint

Sent from my Verizon Wireless BlackBerry

From: "Keldon R. Brown" <krbrown@orem.org>
Date: Fri, 04 Jun 2010 15:26:28 -0600
To: <pwgbroker@gmail.com>
Subject: internet complaint

The email that I received, in reference to Sphere Media LLC, also known as Swipebids.com, came from Angel Corinne Heldreth. She is an Internet Crime Analyst at the National White Collar Crime Center located at 1 Huntington Way, Fairmont, WV 26554. Her phone number is 304-363-4312. This appears to be separate from the Consumer Protection Agency and perhaps they were notified by some victims apart from others that chose to complain to the National Crime Center in regards to Internet fraud. Hope this helps. Let me know who to contact or who had been in contact with you. Thanks.

Lt. Keldon Brown
Orem DPS

PWG 0000264

801-229-7257

PWG 0000265

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: RE: Fw: Internet complaint
Date: Friday, June 04, 2010 4:25:21 PM

Hey Peter,

Based on this email the officer is not coming from the AG but another agency. I will forward this to the lawyer.

Thanks,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Friday, June 4, 2010 6:20pm
To: "Hernan Orlegon-Rico" <hernan@justthinkmedia.com>
Subject: Fw: Internet complaint

Sent from my Verizon Wireless BlackBerry

From: "Keldon R. Brown" <krbrown@orem.org>
Date: Fri, 04 Jun 2010 15:26:28 -0600
To: <pwgbroker@gmail.com>
Subject: Internet complaint

The email that I received, in reference to Sphere Media LLC, also known as Swipebids.com, came from Angel Corinne Heldreth. She is an Internet Crime Analyst at the National White Collar Crime Center located at 1 Huntingtno Way, Fairmont, WV 26554. Her phone number is 304-363-4312. This appears to be separate from the Consumer Protection Agency and perhaps they were notified by some victims apart from others that chose to complain to the National Crime Center in regards to Internet fraud. Hope this helps. Let me know who to contact or who had been in contact with you. Thanks.

Lt. Keldon Brown
Orem DPS
801-229-7257

PWG 0000266